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Bank Islam Malaysia Berhad (98127-x)

PENYATA KEWANGAN **2013** FINANCIAL STATEMENTS

OPTIMISING OPPORTUNITIES

BANK ISLAM

PENYATA KEWANGAN
FINANCIAL STATEMENTS **2013**

Financial Statements

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DIRECTORS' REPORT
for the financial year ended 31 December 2013

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 2013.

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	677,283	683,018
Zakat and tax expense	(191,557)	(191,373)
Profit for the year	485,726	491,645

DIVIDENDS

The amount of dividends paid by the Bank since 31 December 2012 are as follows:

	RM'000
In respect of the financial year ended 31 December 2012:	
Final dividend of approximately 3.0 sen per ordinary share less tax at 25%, paid on 12 April 2013	50,974
In respect of the financial year ended 31 December 2013:	
First interim dividend of approximately 3.50 sen per ordinary share less tax at 25%, paid on 31 December 2013	59,469
Second interim dividend of approximately 4.99 sen per ordinary share less tax at 25%, paid on 31 December 2013	84,803
Second interim single tier dividend of approximately 0.01 sen per ordinary share paid on 31 December 2013	153
	195,399

CHANGE IN SHAREHOLDING STRUCTURE

During the financial year, there was a change in the shareholding structure of Bank Islam. On 19 December 2013, BIMB Holdings Berhad (BIMB) which held 51% of the issued and paid-up capital of Bank Islam completed the acquisition of the remaining 49% issued and paid-up capital of Bank Islam comprising 690,196,000 ordinary shares of RM1.00 each held by Dubai Financial Group LLC, representing approximately 30.47% of the issued and paid-up share capital of Bank Islam and 419,894,000 Bank Islam shares held by Lembaga Tabung Haji, representing approximately 18.53% of the issued and paid-up share capital of Bank Islam. Bank Islam became a wholly own subsidiary of BIMB.

ISSUE OF SHARES AND DEBENTURES

During the financial year, the Bank increased its issued and paid-up capital from RM2,265,490,000 to RM2,298,165,336 via the issuance of 32,675,336 new ordinary shares of RM1.00 each at a consideration of RM2.60 each arising from the Dividend Reinvestment Plan relating to the second interim dividend of approximately 5.0 sen in respect of financial year ended 31 December 2013, as disclosed in Note 35 to the financial statements.

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.

CONTINGENT AND OTHER LIABILITIES (CONTINUED)

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.

SIGNIFICANT EVENTS DURING THE FINANCIAL YEAR

The significant events during the financial year are as disclosed in Note 46 to the financial statements.

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 (BNM)'s expectations on financial reporting have been complied with, including those as set out in the Financial Reporting for Islamic Banking Institutions, 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 (resigned on 19 December 2013)
Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla (resigned on 19 December 2013)

None of the Directors holding office as at 31 December 2013 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 hajj pilgrims' funds board established in Malaysia as the immediate holding company and ultimate holding board respectively.

2014 BUSINESS PLAN AND OUTLOOK
BUSINESS PLAN, STRATEGY AND FUTURE OUTLOOK

The Malaysian economy continues to prevail despite heightened political uncertainty in the first half of 2013 coupled with threat of capital outflows due to the imminent cut back in bond-buying program by the US Fed. The marked turnaround in the third quarter GDP growth to 5.0% after staging an average growth of 4.3% in the past two quarters suggests that the country's economy is able to withstand such tremors. This could be due to several factors. Stable labour market conditions and relatively low inflation rate in most part of 2013 have allowed consumer spending to flourish at a rate of 8.2%. Private investment also managed to maintain its double digit growth for 8 consecutive quarters arising from higher capital expenditure. In addition, better demand from abroad has led to positive contribution from net exports. Against such backdrop, the economy is poised to record growth within a range target of 4.5% to 5.0% for the year 2013. Going into 2014, the economy is set to be on a firmer footing as the government is committed to implement economic reforms which could see greater participation from the private sector for projects under the Economic Transformation Program (ETP). While some of the reform initiatives may affect household spending, measures such as Bantuan Rakyat Satu Malaysia (BR1M) would be able to ease some of the financial burden of the mid to low income earners following the implementation of subsidy rationalisation programme. Combined with better prospect from the external sector and accommodative monetary policy stance, the Malaysian economy is anticipated to grow between 5.0% and 5.5% in 2014.

Premised on the resilience of the Malaysian economy, the banking sector is still expected to perform favourably amidst stricter rules on lending to the household sector as well as intense competition in the market place. Therefore, the need to differentiate ourselves from the rest of the pack is undoubtedly of paramount importance. In this regard, our robust organic growth and healthy asset quality will continue to be driven by prudent risk acceptance criteria, risk-based pricing and risk mitigation initiatives. Our goal to achieve service excellence is also expected to push our business into higher trajectory through the holistic efforts under the Service Transformation Plan.

Moving forward, Bank Islam will explore the best possible option to raise its capital amidst increasing cost of regulatory compliance and a slew of macro prudential measures introduced by the Central Bank. Stiff competition for deposits along with competitive business environment will undeniably lead to recognizing further the significance of innovation. With that in mind, Bank Islam will strive to optimise opportunities, focusing on optimising returns and enhancing cost efficiencies and productivity.

RATINGS ACCORDED BY EXTERNAL RATING AGENCY

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

Rating agency	Date reaffirmed	Ratings
RAM Rating Services Berhad	29 November 2013	Long-term rating: A1 Short-term rating: P1 Outlook: Stable

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: 18 March 2014

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 13 to 115 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 2013 and 31 December 2012 and of its financial performance and cash flows for the financial years ended 31 December 2013 and 31 December 2012.

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: 18 March 2014

REPORT OF THE SHARIAH SUPERVISORY COUNCIL

الحمد لله رب العا لمين، والصلاة والسلام على سيدنا محمد، الذي أرسله الله رحمة للعالمين، ها ديًا مهديًا،
وسراجًا منيرًا، وعلى آله وصحبه أجمعين، ومن تبعهم بإحسان إلى يوم الدين، وبعد،

السلام 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 with our letter of appointment, we hereby submit our report for the financial year ended 31 December 2013.

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

We have conducted thirteen (13) meetings and our sub-committee, the Shariah Review Committee has conducted two (2) meetings in which we reviewed various products, transactions, services and processes of the Bank during the financial year.

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 the Shariah rules and principles.

2. The Bank carried out Shariah audit performed by the Internal Audit Division and Shariah review performed by the Shariah Review Department throughout the Bank and the reports were deliberated in the Shariah Supervisory Council meetings to confirm that the Bank has complied with the Shariah rules and principles and 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 our decisions.

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 (wakil) to distribute to eligible beneficiaries (asnaf) such as needy individuals, mosques, non-governmental organisations, higher learning institutions (for their students welfare funds) and schools.

4. We found that no breach of Shariah rules and principles occurred in the Bank throughout the financial year.

5. Within the financial year, the Bank detected Shariah non-compliant income amounting to RM50,713.42 which include commissions from Shariah non-compliant merchants of card business.

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, to provide a comprehensive Shariah framework and governance to ensure alignment of business, operations and activities are in compliance with Shariah rules and principles. This includes the launching of a structured training programme, Shariah Banking Development Program to complete other training sessions, courses and briefings that do not only aim at building strong understanding on Shariah application in the banking business and financial activities, but also to infuse Islamic values among staff.

7. 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 2013 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 has been approved by us;

3. The calculation, payment and distribution of Zakat are in compliance with the Shariah rules and principles; and

4. All earnings that have been realised from sources or by means prohibited by the Shariah rules and principles amounted to RM50,713.42 was disposed to charitable causes.

On that note, we, Ustaz Dr. Ahmad Shahbari @ Sobri Salamon and Ustaz Dato' Mohd Bakir Haji Mansor, being two of the members of Shariah Supervisory Council of Bank Islam Malaysia Berhad, do hereby confirm that, in our level best, the operations of the Bank for the year ended 31 December 2013 have been conducted in conformity with the Shariah rules and principles.

We bear witness only to what we know, and we could not well guard against the unseen! (Surah Yusuf, verse:81)

Allah knows best.

On behalf of the Council :

Ustaz Dr. Ahmad Shahbari @ Sobri Salamon

Ustaz Dato' Mohd Bakir Haji Mansor

Kuala Lumpur,
Date: 18 March 2014

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 13 to 115 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 18 March 2014.

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 2013 of the Group and of the Bank, and the statements of profit or loss and other comprehensive income, changes in equity and cash flows 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 13 to 115.

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 controls 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 controls relevant to the Group and Bank's 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 Group and of the Bank'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 of 31 December 2013 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: 2666/09/15(J)
Chartered Accountant

Date: 18 March 2014
Petaling Jaya

STATEMENTS OF FINANCIAL POSITION
as at 31 December 2013

		GROUP		BANK	
		31.12.2013	31.12.2012	31.12.2013	31.12.2012
	Note	RM'000	RM'000	RM'000	RM'000
Assets					
Cash and short-term funds	3	**3,600,343**	1,657,866	**3,598,078**	1,657,400
Deposits and placements with banks and other financial institutions	4	**130,580**	38,042	**130,580**	38,042
Financial assets held-for-trading	5	**1,216,895**	1,610,558	**1,216,895**	1,610,558
Derivative financial assets	6	**29,118**	16,736	**29,118**	16,736
Financial assets available-for-sale	7	**12,416,921**	12,916,055	**12,418,932**	12,918,066
Financial assets held-to-maturity	8	**63,327**	178,291	**63,327**	178,291
Financing, advances and others	9	**23,740,948**	19,507,799	**23,740,948**	19,508,733
Other assets	10	**41,384**	132,657	**39,167**	131,145
Statutory deposits with Bank Negara Malaysia	11	**1,297,100**	1,059,900	**1,297,100**	1,059,900
Current tax assets		**40,588**	40,642	**40,468**	40,468
Deferred tax assets	12	**24,613**	18,455	**24,613**	18,629
Investments in subsidiary companies	13	**-**	-	**28,027**	28,027
Investment in associate company	14	**-**	22,912	**-**	22,563
Property and equipment	15	**209,554**	222,978	**209,278**	222,240
Total assets		**42,811,371**	37,422,891	**42,836,531**	37,450,798
Liabilities and equity					
Deposits from customers	16	**37,245,002**	32,550,990	**37,272,452**	32,583,175
Deposits and placements of banks and other financial institutions	17	**1,529,975**	860,278	**1,529,975**	860,278
Derivative financial liabilities	6	**13,565**	14,339	**13,565**	14,339
Bills and acceptance payable		**170,598**	385,138	**170,598**	385,138
Other liabilities	18	**481,402**	497,771	**476,626**	496,887
Zakat and taxation	19	**43,994**	11,410	**43,941**	11,366
Total liabilities		**39,484,536**	34,319,926	**39,507,157**	34,351,183
Equity					
Share capital	20	**2,298,165**	2,265,490	**2,298,165**	2,265,490
Reserves		**1,028,670**	837,475	**1,031,209**	834,125
Total equity		**3,326,835**	3,102,965	**3,329,374**	3,099,615
Total liabilities and equity		**42,811,371**	37,422,891	**42,836,531**	37,450,798
Commitments and contingencies	42	**11,211,680**	10,928,790	**11,211,680**	10,928,790

The notes on pages 19 to 115 are an integral part of these financial statements.

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME for the financial year ended 31 December 2013

		GROUP		BANK	
		2013	2012	2013	2012
	Note	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds	24	**1,851,278**	1,650,642	**1,851,289**	1,652,656
Income derived from investment of shareholders' funds	25	**393,827**	339,836	**393,019**	334,775
Reversal/(Allowance) for impairment on financing and advances	26	**15,009**	(66,073)	**15,009**	(66,073)
(Allowance)/Reversal for impairment on investments	27	**(9,211)**	577	**(9,211)**	577
Reversal for impairment on other assets		**5,570**	3,413	**5,570**	3,413
Provision for contingent liability		**-**	(14,769)	**-**	(14,769)
Direct expenses		**(25,773)**	(31,153)	**(25,773)**	(31,153)
Total distributable income		**2,230,700**	1,882,473	**2,229,903**	1,879,426
Income attributable to depositors	28	**(779,465)**	(593,054)	**(780,302)**	(593,461)
Total net income		**1,451,235**	1,289,419	**1,449,601**	1,285,965
Personnel expenses	29	**(443,262)**	(391,319)	**(438,850)**	(386,129)
Other overhead expenses	30	**(330,341)**	(302,452)	**(327,733)**	(299,533)
		677,632	595,648	**683,018**	600,303
Share of results of associate company		**(349)**	1,732	**-**	-
Profit before zakat and tax		**677,283**	597,380	**683,018**	600,303
Zakat		**(12,584)**	(9,287)	**(12,568)**	(9,251)
Tax expense	33	**(178,973)**	(160,834)	**(178,805)**	(160,267)
Profit for the year		**485,726**	427,259	**491,645**	430,785
Earnings per share (sen)	34	**21.44**	18.86		
Profit for the year		**485,726**	427,259	**491,645**	430,785
Other comprehensive income					
Currency translation differences in respect of foreign operations		**(21,990)**	10,543	**(22,020)**	10,553
Fair value reserve					
Net change in fair value		**(124,548)**	25,460	**(124,548)**	25,460
Net amount transferred to profit or loss		**(4,875)**	(21,506)	**(4,875)**	(21,506)
Other comprehensive (expense)/ income for the year, net of tax		**(151,413)**	14,497	**(151,443)**	14,507
Total comprehensive income for the year		**334,313**	441,756	**340,202**	445,292

The notes on pages 19 to 115 are an integral part of these financial statements.

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY for the financial year ended 31 December 2013

		ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK				
		NON-DISTRIBUTABLE			DISTRIBUTABLE	
GROUP	NOTE	SHARE CAPITAL RM'000	SHARE PREMIUM RM'000	OTHER RESERVES RM'000	RETAINED EARNINGS/ (ACCUMULATED LOSS) RM'000	TOTAL EQUITY RM'000
At 1 January 2012		**2,265,490**	**500,020**	**1,082,603**	**(1,040,270)**	**2,807,843**
Profit for the year		-	-	-	427,259	427,259
Currency translation difference in respect of foreign operations		-	-	10,543	-	10,543
Fair value reserve – Net change in fair value		-	-	25,460	-	25,460
– Net amount reclassified to profit or loss		-	-	(21,506)	-	(21,506)
Total comprehensive income for the year		-	-	14,497	427,259	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	35	-	-	-	(146,634)	(146,634)
At 31 December 2012 / 1 January 2013		**2,265,490**	**-**	**628,157**	**209,318**	**3,102,965**
Profit for the year		-	-	-	485,726	485,726
Currency translation difference in respect of foreign operations		-	-	(21,990)	-	(21,990)
Fair value reserve – Net change in fair value		-	-	(124,548)	-	(124,548)
– Net amount reclassified to profit or loss		-	-	(4,875)	-	(4,875)
Total comprehensive income for the year		-	-	(151,413)	485,726	334,313
Transfer to statutory reserve		-	-	245,823	(245,823)	-
Dividends paid on ordinary shares	35	-	-	-	(195,399)	(195,399)
Issue of shares pursuant to Dividend Reinvestment Plan	35	32,675	52,281	-	-	84,956
At 31 December 2013		**2,298,165**	**52,281**	**722,567**	**253,822**	**3,326,835**
		Note 20		Note 21		

The notes on pages 19 to 115 are an integral part of these financial statements.

STATEMENT OF CHANGES IN EQUITY
for the financial year ended 31 December 2013

BANK	NOTE	NON-DISTRIBUTABLE SHARE CAPITAL RM'000	NON-DISTRIBUTABLE SHARE PREMIUM RM'000	NON-DISTRIBUTABLE OTHER RESERVES RM'000	DISTRIBUTABLE RETAINED EARNINGS/ (ACCUMULATED LOSS) RM'000	TOTAL EQUITY 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
Currency translation difference in respect of foreign operations		-	-	10,553	-	10,553
Fair value reserve – Net change in fair value		-	-	25,460	-	25,460
– Net amount reclassified to profit or loss		-	-	(21,506)	-	(21,506)
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	35	-	-	-	(146,634)	(146,634)
At 31 December 2012 / 1 January 2013		**2,265,490**	**-**	**628,159**	**205,966**	**3,099,615**
Profit for the year		-	-	-	491,645	491,645
Currency translation difference in respect of foreign operations		-	-	(22,020)	-	(22,020)
Fair value reserve – Net change in fair value		-	-	(124,548)	-	(124,548)
– Net amount reclassified to profit or loss		-	-	(4,875)	-	(4,875)
Total comprehensive income for the year		-	-	(151,443)	491,645	340,202
Transfer to statutory reserve		-	-	245,823	(245,823)	-
Dividends paid on ordinary shares	35	-	-	-	(195,399)	(195,399)
Issue of shares pursuant to Dividend Reinvestment Plan	35	32,675	52,281	-	-	84,956
At 31 December 2013		**2,298,165**	**52,281**	**722,539**	**256,389**	**3,329,374**
		Note 20		Note 21		

The notes on pages 19 to 115 are an integral part of these financial statements.

STATEMENTS OF CASH FLOW
for the financial year ended 31 December 2013

	GROUP 2013 RM'000	GROUP 2012 RM'000	BANK 2013 RM'000	BANK 2012 RM'000
Cash flows from operating activities				
Profit before zakat and tax	**677,283**	597,380	**683,018**	600,303
Adjustments for:				
Share of results of associate company	**349**	(1,732)	**-**	-
Depreciation of property and equipment	**46,279**	40,549	**46,191**	40,293
Net loss on disposal of property and equipment	**1,514**	17	**1,497**	17
Property and equipment provision written off	**4,608**	129	**4,236**	107
Collective assessment allowance	**141,621**	102,185	**141,621**	102,185
Individual assessment allowance	**79,103**	85,042	**79,103**	85,042
Reversal of impairment losses on other assets	**(5,570)**	(3,413)	**(5,570)**	(3,413)
Provision for contingent liability	**-**	14,769	**-**	14,769
Impairment loss on financial assets available-for-sale	**9,537**	-	**9,537**	-
Reversal of impairment loss on financial assets held-to-maturity	**(326)**	(577)	**(326)**	(577)
Net loss / (gain) on sale of financial assets held-for-trading	**9,542**	(4,330)	**9,542**	(4,330)
Net gain on sale of financial assets available-for-sale	**(14,412)**	(21,506)	**(14,412)**	(21,506)
Fair value gain on financial assets held-for-trading	**(9,150)**	(17,266)	**(9,150)**	(17,266)
Dividends from subsidiary	**-**	-	**(6,400)**	(6,000)
Dividends from securities	**(6,477)**	(3,360)	**(6,477)**	(3,360)
Net derivative gain	**(9,163)**	(9,805)	**(9,163)**	(9,805)
Operating profit before changes in assets and liabilities	**924,738**	778,082	**923,247**	776,459
Changes in assets and liabilities:				
Deposits and placements with banks and other financial institutions	**669,697**	475,650	**669,697**	475,650
Financing, advances and others	**(4,453,873)**	(5,471,497)	**(4,452,939)**	(5,473,521)
Statutory deposits with Bank Negara Malaysia	**(237,200)**	(147,900)	**(237,200)**	(147,900)
Bills receivables	**17**	(11)	**17**	(11)
Other receivables	**92,447**	(78,631)	**93,152**	(77,276)
Deposits from customers	**4,694,012**	4,271,312	**4,689,277**	4,278,268
Bills and acceptance payable	**(214,540)**	125,985	**(214,540)**	123,063
Other liabilities	**(17,513)**	56,660	**(21,405)**	56,685
Cash generated from operations	**1,457,785**	9,650	**1,449,306**	11,417
Zakat paid	**(9,045)**	(6,089)	**(9,013)**	(5,826)
Tax paid	**(155,728)**	(168,258)	**(155,399)**	(167,680)
Tax refund	**66**	2,105	**-**	1,790
Net cash generated from / (used in) operating activities	**1,293,078**	(162,592)	**1,284,894**	(160,299)

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Cash flows from investing activities				
Purchase of property and equipment	**(39,230)**	(63,055)	**(39,060)**	(62,818)
Proceeds from disposal of property and equipment	**258**	233	**100**	55
Dividends from subsidiary	**-**	-	**6,400**	6,000
Dividend from securities	**6,477**	3,360	**6,477**	3,360
Net proceeds from disposal / (purchase) of securities	**906,870**	(2,093,849)	**906,870**	(2,093,849)
Net cash generated from / (used in) investing activities	**874,375**	(2,153,311)	**880,787**	(2,147,252)
Cash flows from financing activities				
Proceeds from issuance of ordinary shares pursuant to Dividend Reinvestment Plan	**84,956**	-	**84,956**	-
Dividend paid on ordinary shares	**(195,399)**	(146,634)	**(195,399)**	(146,634)
Net cash used in financing activities	**(110,443)**	(146,634)	**(110,443)**	(146,634)
Net increase / (decrease) in cash and cash equivalents	**2,057,010**	(2,462,537)	**2,055,238**	(2,454,185)
Cash and cash equivalents at 1 January 2013 / 1 January 2012	**1,695,908**	4,224,361	**1,695,442**	4,215,945
Exchange difference on translation	**(21,995)**	(65,916)	**(22,022)**	(66,318)
Cash and cash equivalents at 31 December 2013 / 31 December 2012	**3,730,923**	1,695,908	**3,728,658**	1,695,442
Cash and cash equivalents comprise:				
Cash and short-term funds	**3,600,343**	1,657,866	**3,598,078**	1,657,400
Deposits and placements with banks and other financial institutions	**130,580**	38,042	**130,580**	38,042
	3,730,923	1,695,908	**3,728,658**	1,695,442

The notes on pages 19 to 115 are an integral part of these financial statements.

NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 December 2013

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 hajj 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 30 January 2014 and subsequently confirmed on 18 March 2014.

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 Companies Act, 1965 and Shariah requirements.

The following are accounting standards, amendments and interpretations of the MFRS framework that have been issued by the Malaysian Accounting Standards Board (MASB) but have not been adopted by the Group and the Bank.

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

- Amendments to MFRS 10, Consolidated Financial Statements: Investment Entities
- Amendments to MFRS 12, Disclosures of Interests in Other Entities: Investment Entities
- Amendments to MFRS 127, Separate Financial Statements (2011): Investment Entities
- Amendments to MFRS 132, Financial Instruments: Presentation - Offsetting Financial Assets and Financial Liabilities
- Amendments to MFRS 136, Impairment of Assets – Recoverable Amount Disclosures for Non-Financial Assets
- Amendments to MFRS 139, Financial Instruments: Recognition and Measurement – Novation of Derivatives and Continuation of Hedge Accounting
- IC Interpretation 21, Levies

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 July 2014

- Amendments to MFRS 1, First-time Adoption of Malaysian Financial Reporting Standards (Annual Improvements 2011-2013 Cycle)
- Amendments to MFRS 2, Share-based Payment (Annual Improvements 2010-2012 Cycle)
- Amendments to MFRS 3, Business Combinations (Annual Improvements 2010-2012 Cycle and 2011-2013 Cycle)
- Amendments to MFRS 8, Operating Segments (Annual Improvements 2010-2012 Cycle)
- Amendments to MFRS 13, Fair Value Measurement (Annual Improvements 2010-2012 Cycle and 2011-2013 Cycle)
- Amendments to MFRS 116, Property, Plant and Equipment (Annual Improvements 2010-2012 Cycle)
- Amendments to MFRS 119, Employee Benefits – Defined Benefit Plans: Employee Contributions
- Amendments to MFRS 124, Related Party Disclosures (Annual Improvements 2010-2012 Cycle)
- Amendments to MFRS 138, Intangible Assets (Annual Improvements 2010-2012 Cycle)
- Amendments to MFRS 140, Investment Property (Annual Improvements 2011-2013 Cycle)

MFRSs, Interpretations and amendments effective for a date yet to be confirmed

- MFRS 9, Financial Instruments (2009)
- MFRS 9, Financial Instruments (2010)
- MFRS 9, Financial Instruments – Hedge Accounting and Amendments to MFRS 9, MFRS 7 and MFRS 139
- Amendments to MFRS 7, Financial Instruments: Disclosures – Mandatory Effective Date of MFRS 9 and Transition Disclosures

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

- from the annual period beginning on 1 January 2014 for those accounting standards, amendments or interpretation that are effective for annual periods beginning on or after 1 January 2014, except for IC Interpretation 21, Levies which is not applicable to the Group.
- from the annual period beginning on 1 January 2015 for those accounting standards, amendments or interpretations that are effective for annual periods beginning on or after 1 July 2014.

The initial application of the accounting standards, amendments and interpretations are not expected to have any material financial impacts to the current period and prior period financial statements of the Group and the Bank except as mentioned below:

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.

Upon adoption of MFRS 9, financial assets will be measured at either fair value or amortised cost. It is expected that the Group's investment in unquoted shares will be measured at fair value through other comprehensive income.

The adoption of MFRS 9 will result in a change in accounting policy for financial assets. The Group is currently assessing the financial impact of adopting MFRS 9.

(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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.1 Basis of preparation (continued)

(c) Functional and presentation currency

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

(d) Use of estimates and judgement

The preparation of the financial statements requires management 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 are revised and in any future periods 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 39 – Fair value of financial assets and liabilities
- Note 2.10 – Impairment
- Note 12 – Deferred tax assets

2.2 Basis of consolidation

(a) Subsidiary companies

Subsidiary companies are entities, including structured entities, controlled by the Bank. The financial statements of the subsidiary companies are included in the consolidated financial statements from the date that control commences until the date that control ceases.

The Group adopted MFRS 10, Consolidated Financial Statements in the current financial year. This resulted in changes to the following policies:

- Control exists when the Group is exposed, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its power over the entity. In the previous financial years, control exists when the Group has the ability to exercise its power to govern the financial and operating policies of an entity so as to obtain benefits from its activities.

- Potential voting rights are considered when assessing control only when such rights are substantive. In the previous financial years, potential voting rights are considered when assessing control when such rights are presently exercisable.

- The Group considers it has de facto power over an investee when, despite not having the majority of voting rights, it has the current ability to direct the activities of the investee that significantly affect the investee's return. In the previous financial years, the Group did not consider de facto power in its assessment of control.

The change in accounting policy has been made retrospectively and in accordance with the transitional provision of MFRS 10. The adoption of MFRS 10 has no significant impact to the financial statements of the Group.

Investments in subsidiary companies are measured 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.2 Basis of consolidation (continued)

(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.

For new acquisitions, 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 interests 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.

(c) Loss of control

Upon the loss of control of a subsidiary, the Group derecognises the assets and liabilities of the former subsidiary, any non-controlling interests and the other components of equity related to the former subsidiary from the consolidated statement of financial position. Any surplus or deficit arising on the loss of control is recognised in profit or loss. If the Group retains any interest in the former 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.

(d) Associate company

Associate company is an entity in which the Group has significant influence but not control over the financial and operating policies. 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 associate company, 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 company, any retained interest in the former associate company at the date when significant influence is lost is measured at fair value and this amount is regarded as the initial carrying amount of a financial asset. The difference between the fair value of any retained interest plus proceeds from the interest disposed of and the carrying amount of the investment at the date when equity method is discontinued is recognized in the profit or loss.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.2 Basis of consolidation (continued)

(d) Associate company (continued)

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 if that gain or loss would be required to be reclassified to profit or loss on the disposal of the related assets or liabilities.

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

(e) 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.

2.3 Foreign currency

(a) Foreign currency transactions

In preparing the financial statements of the Group entities, transactions in foreign currencies are translated to the respective functional currencies of Group entities at exchange rates at the dates of the transactions.

Monetary assets and liabilities denominated in foreign currencies at the end of reporting date are retranslated to the functional currency at the exchange rate at that date.

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 denominated in functional currencies other than Ringgit Malaysia (RM)

The assets and liabilities of operations denominated in functional currencies other than RM, including fair value adjustments arising on acquisition, are translated to RM at exchange rates at the end of the reporting date. The income and expenses 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 and accumulated in the Translation Reserve in equity.

In the consolidated financial statements, when settlement of monetary item receivable from or payable to a foreign operation is neither planned nor likely in the foreseeable future, foreign exchange gains and losses arising from such a monetary item are considered to form part of a net investment in a foreign operation and are recognised in other comprehensive income, and are presented in the Translation Reserve in equity.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.4 Cash and cash equivalents

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

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. The Group's financing and receivables consist of sale-based contracts (namely Bai' Bithaman Ajil, Bai Al-Inah, Murabahah and At-Tawarruq), lease-based contracts (namely Ijarah Muntahiah Bit-Tamleek and Ijarah Thumma Al-Bai), construction-based contract (Istisna') and Ar-Rahnu contract.

These contracts are subsequently measured at amortised cost using effective profit rate method. These contracts are stated net of unearned income and 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.5 Financial instruments (continued)

Financial assets (continued)

(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 Bank 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.

(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 except for impairment losses and foreign exchange gains and losses arising from monetary items which are recognised in profit or loss. On derecognition or disposal, the cumulative gains or losses previously recognised in other comprehensive income is reclassified from equity into profit or loss. Profit calculated for a debt instrument using the effective profit method 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 elect not 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

All financial liabilities are subsequently measured at amortised cost other than those categorised as fair value through profit or loss.

Fair value through profit or loss category comprises financial liabilities that are derivatives or financial liabilities that are specifically designated into this category upon initial recognition.

Derivatives that are linked to and must be settled by delivery of equity instruments that do not have quoted price in an active market for identical instruments whose fair value otherwise cannot be reliably measured are measured at cost.

Other financial liabilities categorised as fair value through profit or loss are subsequently measured at their fair values with the gain or loss recognised in profit or loss.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.5 Financial instruments (continued)

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 instrument.

Fair value arising from 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.

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 and equipment are measured at cost 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 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 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 equipment is based on the quoted market prices for similar items when available and replacement cost when appropriate.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.6 Property and equipment (continued)

(a) Recognition and measurement (continued)

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

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

(b) Subsequent costs

The cost of replacing a component of an item of property 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 Bank, 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 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 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. Property and equipment under construction are not depreciated until the assets are ready for their intended use.

The estimated useful lives for the current and comparative periods are as follows:

• Long term leasehold land	50 years
• Building improvement and renovations	10 years
• Furniture, fixtures and fittings	2 - 10 years
• Office 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, and adjusted as appropriate.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.7 Leased assets – Finance lease

Leases in terms of which the Group or the Bank 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 return 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 and equipment.

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 assess at each reporting date whether there is any objective evidence that financing and receivables, financial assets held-to-maturity or financial assets available-for-sale are impaired as a result of one or more events having an impact on the estimated future cash flows of the asset. 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.10 Impairment (continued)

Financial assets (continued)

For financing and receivables, the Group and the Bank first assess 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 receivable, 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. The estimation of the amount and timing of the future cash flows requires management judgement. In estimating these cash flows, judgements are made about the realisable value of the collateral pledged and the borrower financial position. These estimations are based on assumptions and the actual results may differ from these, hence resulting in changes to impairment losses recognised.

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.

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.

An impairment loss in respect of unquoted equity instrument that is carried at cost is recognised in profit or loss and is measured as the difference between the financial asset's carrying amount and the present value of estimated future cash flows discounted at the current market rate of return for a similar financial asset.

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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.10 Impairment (continued)

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.

2.12 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.

The provisions are reviewed at each reporting date and if it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

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. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.15 Segment reporting

An operating segment is a component of the Group 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 Equity instruments

Instruments classified as equity are measured at cost on initial recognition and are not remeasured subsequently.

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.

Income from a sale-based contract is recognised on effective profit rate basis over the period of the contract based on the principal amounts outstanding whereas income from Ijarah (lease-based contract) is recognised on effective profit rate basis over the lease term.

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.

2.18 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.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

2.18 Income tax (continued)

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.

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.

2.22 Fair value measurements

From 1 January 2013, the Group adopted MFRS 13, Fair Value Measurement which prescribed that fair value of an asset or a liability, except for share-based payment and lease transactions, is determined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The measurement assumes that the transaction to sell the asset or transfer the liability takes place either in the principal market or in the absence of a principal market, in the most advantageous market.

For non-financial asset, the fair value measurement takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

In accordance with the transitional provision of MFRS 13, the Group applied the new fair value measurement guidance prospectively, and has not provided any comparative fair value information for new disclosure. The adoption of MFRS 13 has not significantly affected the measurements of the Group's assets or liabilities other than the additional disclosures.

3. CASH AND SHORT-TERM FUNDS

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Cash and balances with banks and other financial institutions	**616,133**	782,538	**613,948**	782,270
Money at call and interbank placements with remaining maturity not exceeding one month	**2,984,210**	875,328	**2,984,130**	875,130
	3,600,343	1,657,866	**3,598,078**	1,657,400

4. DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Licensed Islamic banks	**130,580**	38,042
	130,580	38,042

5. FINANCIAL ASSETS HELD-FOR-TRADING

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
At fair value		
Malaysian Government Investment Issues	**726,353**	20,190
Bank Negara Negotiable Notes	**178,058**	846,786
Islamic Debt Securities	**312,484**	683,891
Islamic Commercial Papers	**-**	49,884
Malaysian Islamic Treasury Bills	**-**	9,807
	1,216,895	1,610,558

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

	31.12.2013		
	NOTIONAL AMOUNT	FAIR VALUE	
		ASSETS	LIABILITIES
	RM'000	RM'000	RM'000
Forward contracts	**1,381,894**	**8,681**	**(6,594)**
Profit rate swaps	**1,311,481**	**19,855**	**(6,389)**
Structured deposits	**110,495**	**582**	**(582)**
	2,803,870	**29,118**	**(13,565)**

Group and Bank

	31.12.2012		
	NOTIONAL AMOUNT	FAIR VALUE	
		ASSETS	LIABILITIES
	RM'000	RM'000	RM'000
Forward contracts	680,789	2,523	(1,365)
Profit rate swaps	1,434,000	12,200	(10,961)
Structured deposits	114,095	2,013	(2,013)
	2,228,884	16,736	(14,339)

7. FINANCIAL ASSETS AVAILABLE-FOR-SALE

	GROUP		BANK	
	31.12.2013	31.12.2012	31.12.2013	31.12.2012
	RM'000	RM'000	RM'000	RM'000
At fair value				
Unit trust	**3,229**	3,229	**3,229**	3,229
At fair value				
Malaysian Government Investment Issues	**1,269,943**	1,893,477	**1,269,943**	1,893,477
Negotiable Islamic Debt Certificates	**447,825**	2,239,370	**447,825**	2,239,370
Islamic Debt Securities	**10,661,807**	8,768,603	**10,663,818**	8,770,614
	12,379,575	12,901,450	**12,381,586**	12,903,461
At fair value				
Islamic Development Bank Unit Trust	**1,647**	1,530	**1,647**	1,530
At cost				
Unquoted shares in Malaysia	**23,456**	22,477	**23,456**	22,477
Less: Accumulated impairment loss*	**(14,740)**	(13,761)	**(14,740)**	(13,761)
	8,716	8,716	**8,716**	8,716
At cost				
Unquoted shares outside Malaysia	**23,754**	1,130	**23,754**	1,130
	12,416,921	12,916,055	**12,418,932**	12,918,066

* Movement in accumulated impairment loss due to translation differences

8. FINANCIAL ASSETS HELD-TO-MATURITY

	GROUP AND BANK	
	31.12.2013	31.12.2012
	RM'000	RM'000
At amortised cost		
Unquoted securities in Malaysia:		
Islamic Debt Securities	**70,452**	198,029
Less: Accumulated impairment loss	**(7,125)**	(19,738)
	63,327	178,291

9. FINANCING, ADVANCES AND OTHERS

(a) By type and Shariah contract

GROUP & BANK 31 DECEMBER 2013	BAI' BITHAMAN AJIL RM'000	MURABAHAH RM'000	BAI AL-INAH RM'000	AT-TAWARRUQ RM'000	IJARAH MUNTAHIAH BIT-TAMLEEK RM'000	IJARAH THUMMA AL-BAI RM'000	ISTISNA' RM'000	AR-RAHNU RM'000	TOTAL RM'000
At amortised cost									
Cash line	-	-	175,923	573,323	-	-	-	-	**749,246**
Term financing									
House financing	5,442,107	-	-	1,190,950	-	-	67,995	-	**6,701,052**
Syndicated financing	30,874	-	193,387	475,200	-	33,216	-	-	**732,677**
Leasing financing	-	-	-	-	57,931	159,750	-	-	**217,681**
Bridging financing	-	-	-	-	-	-	40,052	-	**40,052**
Personal financing	-	-	734,250	7,597,961	-	-	-	-	**8,332,211**
Other term financing	3,565,043	-	7,034	2,326,624	-	-	1,884	-	**5,900,585**
Staff financing	124,320	-	708	25,736	-	-	21,944	-	**172,708**
Credit cards	-	-	157,089	288,153	-	-	-	-	**445,242**
Trade bills discounted	-	805,381	14,107	-	-	-	-	-	**819,488**
Trust receipts	-	35,957	-	-	-	-	-	-	**35,957**
Pawn broking	-	-	-	-	-	-	-	95,621	**95,621**
	9,162,344	**841,338**	**1,282,498**	**12,477,947**	**57,931**	**192,966**	**131,875**	**95,621**	**24,242,520**
Allowance for impaired financing, advances and others									
- collective assessment allowance									**(365,375)**
- individual assessment allowance									**(136,197)**
Net financing, advances and others									**23,740,948**

9. FINANCING, ADVANCES AND OTHERS (CONTINUED)

(a) By type and Shariah contract (continued)

GROUP 31 DECEMBER 2012	BAI' BITHAMAN AJIL RM'000	MURABAHAH RM'000	BAI AL-INAH RM'000	AT-TAWARRUQ RM'000	IJARAH MUNTAHIAH BIT-TAMLEEK RM'000	IJARAH THUMMA AL-BAI RM'000	ISTISNA' RM'000	AR-RAHNU RM'000	TOTAL RM'000
At amortised cost									
Cash line	803	-	219,981	397,771	-	-	-	-	618,555
Term financing									
House financing	5,123,177	-	-	-	-	-	63,076	-	5,186,253
Syndicated financing	41,745	-	170,209	180,177	-	33,935	-	-	426,066
Leasing financing	-	-	-	-	30,626	172,954	-	-	203,580
Bridging financing	-	-	-	-	-	-	151,127	-	151,127
Personal financing	-	-	876,635	5,731,481	-	-	-	-	6,608,116
Other term financing	3,429,173	-	27,129	1,075,425	-	-	12,777	-	4,544,504
Staff financing	125,103	-	2,279	18,363	-	-	19,635	-	165,380
Credit cards	-	-	216,360	217,079	-	-	-	-	433,439
Trade bills discounted	-	1,352,851	-	127,364	-	-	-	-	1,480,215
Trust receipts	-	50,314	-	-	-	-	-	-	50,314
Pawn broking	-	-	-	-	-	-	-	80,572	80,572
	8,720,001	1,403,165	1,512,593	7,747,660	30,626	206,889	246,615	80,572	19,948,121
Allowance for impaired financing, advances and others									
- collective assessment allowance									(313,334)
- individual assessment allowance									(126,988)
Net financing, advances and others									19,507,799

9. FINANCING, ADVANCES AND OTHERS (CONTINUED)

(a) By type and Shariah contract (continued)

BANK 31 DECEMBER 2012	BAI' BITHAMAN AJIL RM'000	MURABAHAH RM'000	BAI AL-INAH RM'000	AT-TAWARRUQ RM'000	IJARAH MUNTAHIAH BIT-TAMLEEK RM'000	IJARAH THUMMA AL-BAI RM'000	ISTISNA' RM'000	AR-RAHNU RM'000	TOTAL RM'000
At amortised cost									
Cash line	803	-	220,915	397,771	-	-	-	-	619,489
Term financing									
House financing	5,123,177	-	-	-	-	-	63,076	-	5,186,253
Syndicated financing	41,745	-	170,209	180,177	-	33,935	-	-	426,066
Leasing financing	-	-	-	-	30,626	172,954	-	-	203,580
Bridging financing	-	-	-	-	-	-	151,127	-	151,127
Personal financing	-	-	876,635	5,731,481	-	-	-	-	6,608,116
Other term financing	3,429,173	-	27,129	1,075,425	-	-	12,777	-	4,544,504
Staff financing	125,103	-	2,279	18,363	-	-	19,635	-	165,380
Credit cards	-	-	216,360	217,079	-	-	-	-	433,439
Trade bills discounted	-	1,352,851	-	127,364	-	-	-	-	1,480,215
Trust receipts	-	50,314	-	-	-	-	-	-	50,314
Pawn broking	-	-	-	-	-	-	-	80,572	80,572
	8,720,001	1,403,165	1,513,527	7,747,660	30,626	206,889	246,615	80,572	19,949,055
Allowance for impaired financing, advances and others									
- collective assessment allowance									(313,334)
- individual assessment allowance									(126,988)
Net financing, advances and others									19,508,733

9. FINANCING, ADVANCES AND OTHERS (CONTINUED)

(b) By type of customer

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Domestic non-bank financial institutions	**352,438**	57,558	**352,438**	58,492
Domestic business enterprise	**4,630,194**	4,327,447	**4,630,194**	4,327,447
Small medium industries	**631,069**	493,352	**631,069**	493,352
Government & statutory bodies	**200,885**	165,550	**200,885**	165,550
Individuals	**18,216,908**	14,679,594	**18,216,908**	14,679,594
Other domestic entities	**5,483**	5,646	**5,483**	5,646
Foreign entities	**205,543**	218,974	**205,543**	218,974
	24,242,520	19,948,121	**24,242,520**	19,949,055

(c) By profit rate sensitivity

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Fixed rate				
House financing	**1,512,408**	1,552,555	**1,512,408**	1,552,555
Others	**7,954,409**	8,926,966	**7,954,409**	8,927,900
Floating rate				
Others	**14,775,703**	9,468,600	**14,775,703**	9,468,600
	24,242,520	19,948,121	**24,242,520**	19,949,055

(d) By remaining contractual maturity

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Maturity within one year	**2,927,612**	3,065,264	**2,927,612**	3,066,198
More than one year to three years	**816,371**	969,154	**816,371**	969,154
More than three years to five years	**1,373,079**	1,082,872	**1,373,079**	1,082,872
More than five years	**19,125,458**	14,830,831	**19,125,458**	14,830,831
	24,242,520	19,948,121	**24,242,520**	19,949,055

9. FINANCING, ADVANCES AND OTHERS (CONTINUED)

(e) By geographical distribution

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Central Region	**10,699,889**	8,570,148	**10,699,889**	8,571,082
Eastern Region	**4,455,488**	3,635,878	**4,455,488**	3,635,878
Northern Region	**3,928,233**	3,165,074	**3,928,233**	3,165,074
Southern Region	**3,191,397**	2,920,068	**3,191,397**	2,920,068
East Malaysia Region	**1,967,513**	1,656,953	**1,967,513**	1,656,953
	24,242,520	19,948,121	**24,242,520**	19,949,055

(f) By sector

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Primary agriculture	**243,148**	223,163	**243,148**	223,163
Mining and quarrying	**8,135**	5,334	**8,135**	5,334
Manufacturing (including agro-based)	**829,577**	1,016,127	**829,577**	1,016,127
Electricity, gas and water	**365,014**	175,743	**365,014**	175,743
Wholesale & retail trade, and hotels & restaurants	**750,364**	673,210	**750,364**	673,210
Construction	**1,872,011**	1,725,523	**1,872,011**	1,725,523
Real estate	**517,731**	572,787	**517,731**	572,787
Transport, storage and communications	**236,616**	208,945	**236,616**	208,945
Finance, insurance and business activities	**850,283**	391,521	**850,283**	392,455
Education, health and others	**342,942**	254,018	**342,942**	254,018
Household sectors	**18,216,799**	14,693,126	**18,216,799**	14,693,126
Other sectors	**9,900**	8,624	**9,900**	8,624
	24,242,520	19,948,121	**24,242,520**	19,949,055

9. FINANCING, ADVANCES AND OTHERS (CONTINUED)

(g) Movement in impaired financing and advances ("impaired financing") are as follows:

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
At 1 January 2013/1 January 2012	**308,709**	379,790
Classified as impaired during the year	**440,665**	427,775
Reclassified as not impaired during the year	**(236,056)**	(254,872)
Amount recovered	**(71,626)**	(92,264)
Amount written off	**(160,388)**	(151,472)
Exchange differences	**3,998**	(248)
At 31 December 2013/31 December 2012	**285,302**	308,709
Gross impaired financing as a percentage of gross financing, advances and others	**1.18%**	1.55%

(h) Impaired financing by geographical distribution

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Central Region	**129,930**	130,400
Eastern Region	**28,106**	26,053
Northern Region	**52,873**	66,894
Southern Region	**13,702**	22,199
East Malaysia Region	**60,691**	63,163
	285,302	308,709

9. FINANCING, ADVANCES AND OTHERS (CONTINUED)

(i) Impaired financing by sector

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Primary agriculture	**-**	207
Manufacturing (including agro-based)	**32,302**	46,483
Electricity, gas and water	**108**	160
Wholesale & retail trade, and hotels & restaurants	**15,525**	17,422
Construction	**21,601**	74,341
Real estate	**-**	101
Transport, storage and communications	**33,117**	722
Finance, insurance and business activities	**61,393**	9,977
Household sectors	**121,226**	159,273
Other sectors	**30**	23
	285,302	308,709

(j) Movement of allowance for impaired financing

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Collective assessment allowance		
At 1 January 2013/1 January 2012	**313,334**	327,688
Allowance made during the year	**141,621**	102,185
Amount written off	**(90,373)**	(116,848)
Exchange differences	**793**	309
At 31 December 2013/31 December 2012	**365,375**	313,334
Individual assessment allowance		
At 1 January 2013/1 January 2012	**126,988**	75,770
Allowance made during the year	**79,103**	85,042
Amount written off	**(69,901)**	(33,824)
Exchange differences	**7**	-
At 31 December 2013/31 December 2012	**136,197**	126,988

10. OTHER ASSETS

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Other receivables	**6,563**	96,727	**4,845**	94,797
Deposit and prepayments	**34,127**	35,898	**33,462**	35,143
Related companies*	**694**	32	**860**	1,205
	41,384	132,657	**39,167**	131,145

* 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 26(2)(c) of the Central Bank of Malaysia Act, 2009, the amount of which are determined as set percentages of total eligible liabilities.

12. DEFERRED TAX ASSETS

Recognised deferred tax assets

Deferred tax assets are attributable to the following:

	ASSETS		LIABILITIES		NET	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Group						
Property and equipment	**-**	-	**(28,119)**	(32,879)	**(28,119)**	(32,879)
Provisions	**24,652**	21,445	**-**	-	**24,652**	21,445
Unabsorbed capital allowances	**28,080**	29,889	**-**	-	**28,080**	29,889
Tax assets/(liabilities)	**52,732**	51,334	**(28,119)**	(32,879)	**24,613**	18,455
Bank						
Property and equipment	**-**	-	**(28,119)**	(32,705)	**(28,119)**	(32,705)
Provisions	**24,652**	21,445	**-**	-	**24,652**	21,445
Unabsorbed capital allowances	**28,080**	29,889	**-**	-	**28,080**	29,889
Tax assets/(liabilities)	**52,732**	51,334	**(28,119)**	(32,705)	**24,613**	18,629

12. DEFERRED TAX ASSETS (CONTINUED)

Unrecognised deferred tax assets

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

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Unabsorbed capital allowances	**27,303**	30,424

The unabsorbed capital allowances of RM27.3 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

	BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
At cost		
Unquoted shares in Malaysia	**28,847**	28,847
Less: Accumulated impairment loss	**(820)**	(820)
	28,027	28,027

Details of the subsidiaries are as follows:

NAME OF COMPANY	PRINCIPAL ACTIVITIES	EFFECTIVE OWNERSHIP INTEREST 31.12.2013 %	31.12.2012 %
Al-Wakalah Nominees (Tempatan) Sdn. Bhd.	Provide nominee services	**100**	100
BIMB Investment Management Berhad	Managing Islamic Unit Trust Funds	**100**	100
Bank Islam Trust Company (Labuan) Ltd. and its subsidiary:	Provide services as a Labuan registered trust company	**100**	100
BIMB Offshore Company Management Services Sdn. Bhd.	Resident Corporate Secretary and Director for Offshore Companies	**100**	100
BIMB Foreign Currency Clearing Agency Sdn. Bhd.	Dormant (in the process of members voluntary liquidation)	**100**	100
Farihan Corporation Sdn. Bhd.	Managing Islamic pawn broking business	**100**	100

14. INVESTMENT IN ASSOCIATE COMPANY

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
At cost				
Unquoted shares	**-**	22,563	**-**	22,563
Share of results of associate company	**-**	349	**-**	-
	-	22,912	**-**	22,563

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

	GROUP	
	31.12.2013 RM'000	31.12.2012 RM'000
Total assets	**-**	404,556
Total liabilities	**-**	329,797
Operating revenue	**-**	21,772
Profit after tax	**-**	8,662

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

NAME OF COMPANY	PRINCIPAL ACTIVITIES	PLACE OF INCORPORATION	EFFECTIVE INTEREST 31.12.2013 %	31.12.2012 %
Amana Bank Ltd	Provide Islamic financial services	Sri Lanka	**17.79**	20.00

The Bank had 20% stake in Amana Bank which provides Shariah compliant banking and related financial services in Sri Lanka. The Central Bank of Sri Lanka has capped foreign ownership to 15% and had given the Bank until 2015 to reduce the Bank's shareholding.

Amana Bank recently issued right issues as part of their capital planning which the Bank did not subscribe to. As a result, the Bank's shareholding in Amana Bank has reduced to 17.79% as at 31 December 2013. The investment in Amana Bank is now classified as part of financial assets available-for-sale.

15. PROPERTY AND EQUIPMENT

GROUP	LONG TERM LEASEHOLD LAND RM'000	BUILDING IMPROVEMENTS AND RENOVATIONS RM'000	FURNITURE, FIXTURES AND FITTINGS RM'0000	OFFICE EQUIPMENT RM'000	COMPUTER EQUIPMENT RM'000	MOTOR VEHICLES RM'000	RENOVATION WORK-IN-PROGRESS RM'000	MANAGEMENT INFORMATION SYSTEM UNDER DEVELOPMENT RM'000	TOTAL RM'000
Cost									
At 1 January 2012	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
Additions	-	2,704	7,889	5,840	14,066	-	2,322	6,409	39,230
Reclassifications	-	67	82	4	2,942	-	(153)	(2,942)	-
Disposals	-	(1,958)	(4,847)	(2,276)	(2,948)	-	-	-	(12,029)
Written off	-	(1,837)	(7,060)	(12,667)	(2,503)	-	-	-	(24,067)
Exchange difference	-	7	74	50	141	4	-	-	276
At 31 December 2013	**14,784**	**30,844**	**109,973**	**70,373**	**273,399**	**1,488**	**2,349**	**9,119**	**512,329**
Accumulated depreciation									
At 1 January 2012	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
Depreciation for the year	174	1,632	8,645	8,838	26,722	268	-	-	46,279
Disposals	-	(1,604)	(3,881)	(1,837)	(2,935)	-	-	-	(10,257)
Written off	-	(1,107)	(4,015)	(11,847)	(2,490)	-	-	-	(19,459)
Exchange difference	-	7	74	49	137	4	-	-	271
At 31 December 2013	**1,130**	**19,379**	**53,001**	**49,122**	**179,094**	**1,047**	**2**	**-**	**302,775**
Carrying amounts									
At 1 January 2012	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
At 31 December 2013	**13,654**	**11,465**	**56,972**	**21,251**	**94,305**	**441**	**2,347**	**9,119**	**209,554**

15. PROPERTY AND EQUIPMENT (CONTINUED)

BANK	LONG TERM LEASEHOLD LAND RM'000	BUILDING IMPROVEMENTS AND RENOVATIONS RM'000	FURNITURE, FIXTURES AND FITTINGS RM'0000	OFFICE EQUIPMENT RM'000	COMPUTER EQUIPMENT RM'000	MOTOR VEHICLES RM'000	RENOVATION WORK-IN-PROGRESS RM'000	MANAGEMENT INFORMATION SYSTEM UNDER DEVELOPMENT RM'000	TOTAL RM'000
Cost									
At 1 January 2012	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
Reclassifications	-	-	-	-	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
Additions	-	2,704	7,887	5,839	13,996	-	2,225	6,409	39,060
Reclassification	-	67	82	4	2,942	-	(153)	(2,942)	-
Disposals	-	(1,958)	(4,847)	(1,910)	(2,910)	-	-	-	(11,625)
Written off	-	(1,837)	(7,060)	(12,122)	(2,439)	-	-	-	(23,458)
Exchange difference	-	7	74	44	131	4	-	-	260
At 31 December 2013	**14,784**	**30,817**	**109,941**	**70,062**	**272,599**	**1,488**	**2,250**	**9,119**	**511,060**
Accumulated depreciation									
At 1 January 2012	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
Depreciation for the year	174	1,632	8,635	8,820	26,662	268	-	-	46,191
Disposals	-	(1,604)	(3,881)	(1,635)	(2,908)	-	-	-	(10,028)
Written off	-	(1,107)	(4,015)	(11,663)	(2,437)	-	-	-	(19,222)
Exchange difference	-	7	74	44	129	4	-	-	258
At 31 December 2013	**1,130**	**19,340**	**52,978**	**48,848**	**178,439**	**1,047**	**-**	**-**	**301,782**
Carrying amounts									
At 1 January 2012	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
At 31 December 2013	**13,654**	**11,477**	**56,963**	**21,214**	**94,160**	**441**	**2,250**	**9,119**	**209,278**

16. DEPOSITS FROM CUSTOMERS

a) By type of deposit

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Non-Mudharabah fund				
Demand deposits	**9,888,119**	8,963,892	**9,891,476**	8,968,608
Saving deposits	**2,379,204**	2,515,341	**2,379,204**	2,515,341
Negotiable Islamic Debt Securities ("NIDC")	**1,466,205**	1,638,528	**1,466,205**	1,638,528
Waheed-i	**358,516**	2,213,836	**359,417**	2,214,548
Ziyad*	**98,457**	101,664	**98,457**	101,664
Others	**88,022**	78,562	**88,022**	78,562
	14,278,523	15,511,823	**14,282,781**	15,517,251
Mudharabah fund				
Saving deposits	**2,295,278**	1,942,190	**2,295,278**	1,942,190
General investment deposits	**2,012,162**	2,173,818	**2,012,162**	2,174,125
Special investment deposits	**18,659,039**	12,923,159	**18,682,231**	12,949,609
	22,966,479	17,039,167	**22,989,671**	17,065,924
	37,245,002	32,550,990	**37,272,452**	32,583,175

* Structured deposits

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

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Due within six months	**20,374,794**	16,983,754	**20,398,137**	17,010,698
More than six months to one year	**2,036,519**	1,243,158	**2,037,269**	1,243,683
More than one year to three years	**136,897**	775,333	**136,897**	775,333
More than three years to five years	**46,169**	48,760	**46,169**	48,760
More than five years	**-**	-	**-**	-
	22,594,379	19,051,005	**22,618,472**	19,078,474

16. DEPOSITS FROM CUSTOMERS (CONTINUED)

b) By type of customer

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Government and statutory bodies	**8,069,129**	7,378,695	**8,069,129**	7,378,695
Business enterprises	**10,009,275**	8,943,008	**10,009,275**	8,943,008
Individuals	**5,124,757**	5,263,990	**5,124,757**	5,263,990
Others	**14,041,841**	10,965,297	**14,069,291**	10,997,482
	37,245,002	32,550,990	**37,272,452**	32,583,175

17. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Non-Mudharabah fund		
Licensed Islamic banks	**1,538**	1,475
Other financial institutions	**44,564**	50,153
	46,102	51,628
Mudharabah fund		
Licensed Islamic banks	**1,298,873**	768,360
Other financial institutions	**185,000**	40,290
	1,483,873	808,650
	1,529,975	860,278

18. OTHER LIABILITIES

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Other payables	**372,655**	362,571	**369,109**	363,141
Accruals	**108,747**	135,200	**107,517**	133,746
	481,402	497,771	**476,626**	496,887

Included in other payables is undistributed charity fund amounting to RM248,000 (2012: RM252,000) for the Group and the Bank respectively. Movement of sources and uses of charity fund are disclosed in Note 23.

19. ZAKAT AND TAXATION

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Zakat	**12,453**	9,282	**12,436**	9,251
Taxation	**31,541**	2,128	**31,505**	2,115
	43,994	11,410	**43,941**	11,366

20. SHARE CAPITAL

	NUMBER OF SHARES		AMOUNT	
Group and Bank	31.12.2013 '000	31.12.2012 '000	31.12.2013 RM'000	31.12.2012 RM'000
Authorised:				
Ordinary shares of RM1.00 each	**2,540,000**	2,540,000	**2,540,000**	2,540,000
Issued and fully paid				
Ordinary shares of RM1.00 each				
At 1 January 2013 / 1 January 2012	**2,265,490**	2,265,490	**2,265,490**	2,265,490
Allotment of new ordinary shares on 31 December 2013	**32,675**	-	**32,675**	-
At 31 December 2013 / 31 December 2012	**2,298,165**	2,265,490	**2,298,165**	2,265,490

During the financial year, the Bank increased its issued and paid-up capital from RM2,265,490,000 to RM2,298,165,336 via the issuance of 32,675,336 new ordinary shares of RM1.00 each at a consideration of RM2.60 each arising from the Dividend Reinvestment Plan relating to the second interim dividend of 5.0 sen in respect of financial year ended 31 December 2013, as disclosed in Note 35.

21. OTHER RESERVES

	STATUTORY RESERVE RM'000	FAIR VALUE RESERVE RM'000	TRANSLATION RESERVE RM'000	TOTAL RM'000
Group				
At 1 January 2012	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
Fair value reserve				
- Net change in fair value	-	25,460	-	25,460
- Net amount reclassified to profit or loss	-	(21,506)	-	(21,506)
Transfer from current year profit	215,392	-	-	215,392
At 31 December 2012	505,651	121,414	1,092	628,157
Foreign exchange translation differences	-	-	(21,990)	(21,990)
Fair value reserve				
- Net change in fair value	-	(124,548)	-	(124,548)
- Net amount reclassified to profit or loss	-	(4,875)	-	(4,875)
Transfer from current year profit	245,823	-	-	245,823
At 31 December 2013	**751,474**	**(8,009)**	**(20,898)**	**722,567**
Bank				
At 1 January 2012	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
Fair value reserve				
- Net change in fair value	-	25,460	-	25,460
- Net amount reclassified to profit or loss	-	(21,506)	-	(21,506)
Transfer from current year profit	215,392	-	-	215,392
At 31 December 2012	505,651	121,414	1,094	628,159
Foreign exchange translation differences	-	-	(22,020)	(22,020)
Fair value reserve				
- Net change in fair value	-	(124,548)	-	(124,548)
- Net amount reclassified to profit or loss	-	(4,875)	-	(4,875)
Transfer from current year profit	245,823	-	-	245,823
At 31 December 2013	**751,474**	**(8,009)**	**(20,926)**	**722,539**

21. OTHER RESERVES (CONTINUED)

The statutory reserve is maintained in compliance with Section 57(2)(f) of the Islamic Financial Service Act, 2013 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 2013, the Bank has fully utilised the Section 108 credit balance.

23. SOURCES AND USES OF CHARITY FUNDS

GROUP AND BANK	CHARITY FUNDS RM'000	SHARIAH NON-COMPLIANCE INCOME RM'000	TOTAL RM'000
Undistributed funds as at 1 January 2012	6	299	305
Funds collected / received during the year	163	88	251
Uses of funds during the year	-	(304)	(304)
Contribution to Non-profit Organisation	-	(221)	(221)
Contribution to Baitulmal	-	(53)	(53)
Contribution for Da'wah Activities	-	(30)	(30)
Undistributed funds as at 31 December 2012	169	83	252
Funds collected / received during the year	173	51	224
Uses of funds during the year	(148)	(80)	(228)
Contribution to Non-profit Organisation	(28)	-	(28)
Contribution for Da'wah Activities	(77)	(80)	(157)
Contribution for poor / needy family	(20)	-	(20)
Contribution to school	(23)	-	(23)
Undistributed funds as at 31 December 2013	**194**	**54**	**248**

24. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Income derived from investment of:				
(i) General investment deposits	**118,442**	120,644	**118,442**	120,638
(ii) Other deposits	**1,732,836**	1,529,998	**1,732,847**	1,532,018
	1,851,278	1,650,642	**1,851,289**	1,652,656

24. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS (CONTINUED)

(i) *Income derived from investment of general investment deposits*

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Finance, income and hibah				
Financing, advances and others	**86,619**	82,259	**86,619**	82,253
Financial assets:				
- held-for-trading	**1,903**	847	**1,903**	847
- available-for-sale	**24,173**	25,918	**24,173**	25,918
- held-to-maturity	**652**	4,360	**652**	4,360
Money at call and deposits with financial institutions	**4,211**	4,004	**4,211**	4,004
	117,558	117,388	**117,558**	117,382
Other dealing income				
Net (loss) / gain from sale of financial assets held-for-trading	**(594)**	321	**(594)**	321
Net gain on revaluation of financial assets held-for-trading	**596**	1,273	**596**	1,273
	2	1,594	**2**	1,594
Other operating income				
Net gain from sale of financial assets available-for-sale	**911**	1,662	**911**	1,662
Loss on redemption of financial assets held-to-maturity	**(29)**	-	**(29)**	-
	882	1,662	**882**	1,662
	118,442	120,644	**118,442**	120,638
of which				
Financing income earned on impaired financing	**1,696**	2,043	**1,696**	2,043

24. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS (CONTINUED)

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

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Finance, income and hibah				
Financing, advances and others	**1,267,866**	1,045,032	**1,267,877**	1,047,052
Financial assets:				
- held-for-trading	**27,903**	11,279	**27,903**	11,279
- available-for-sale	**353,419**	328,135	**353,419**	328,135
- held-to-maturity	**9,495**	55,732	**9,495**	55,732
Money at call and deposits with financial institutions	**61,476**	49,974	**61,476**	49,974
	1,720,159	1,490,152	**1,720,170**	1,492,172
Other dealing income				
Net (loss) / gain from sale of financial assets held-for-trading	**(8,948)**	4,009	**(8,948)**	4,009
Net gain on revaluation of financial assets held-for-trading	**8,554**	15,993	**8,554**	15,993
	(394)	20,002	**(394)**	20,002
Other operating income				
Net gain from sale of financial assets available-for-sale	**13,501**	19,844	**13,501**	19,844
Loss on redemption of financial assets held-to-maturity	**(430)**	-	**(430)**	-
	13,071	19,844	**13,071**	19,844
	1,732,836	1,529,998	**1,732,847**	1,532,018
of which				
Financing income earned on impaired financing	**24,744**	26,408	**24,744**	26,408

25. INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Finance, income and hibah				
Financing, advances and others	**4,429**	6,796	**4,429**	4,208
Financial assets available-for-sale	**103,988**	104,320	**103,988**	104,320
Money at call and deposits with financial institutions	**14,461**	1,814	**14,461**	1,814
	122,878	112,930	**122,878**	110,342
Other dealing income				
Net gain from foreign exchange transactions	**83,797**	51,599	**83,797**	51,599
Net derivatives gains	**9,163**	9,805	**9,163**	9,805
	92,960	61,404	**92,960**	61,404
Other operating income				
Profit on sale of foreign currencies	**-**	3,124	**-**	-
Reversal of impairment allowance for receivables	**201**	240	**-**	-
Dividend from subsidiary	**-**	-	**6,400**	6,000
Gross dividend income from securities				
- unquoted in Malaysia	**6,458**	3,217	**6,458**	3,217
- unit trust in Malaysia	**19**	87	**19**	87
- unit trust outside Malaysia	**-**	56	**-**	56
	6,678	6,724	**12,877**	9,360
Fees and commission				
Financing fees	**13,853**	13,842	**13,853**	13,842
Cheque issued and return, closing account and other fees	**9,340**	9,815	**9,340**	9,815
Ar Rahnu fees	**11,718**	7,851	**11,718**	7,851
Corporate advisory fees	**11,687**	10,110	**11,687**	10,110
ATM fees	**12,774**	14,881	**12,774**	14,881
Processing fees	**1,902**	3,977	**1,881**	3,930
Unit trust management fees	**8,141**	6,212	**-**	-
Credit card fees and commission	**35,867**	37,242	**35,867**	37,242
Debit card fees	**10,307**	5,558	**10,307**	5,558
Takaful service fees and commission	**18,381**	16,393	**18,381**	16,393
Commission on MEPS	**9,543**	8,802	**9,543**	8,802
Ta'widh charges	**560**	1,999	**560**	1,999
Others	**24,788**	19,166	**26,108**	20,537
	168,861	155,848	**162,019**	150,960

25. INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS (CONTINUED)

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Other income				
Net loss on disposal of property and equipment	**(1,514)**	(17)	**(1,497)**	(17)
Rental income	**3,615**	2,087	**3,615**	2,087
Other income	**349**	860	**167**	639
	2,450	2,930	**2,285**	2,709
	393,827	339,836	**393,019**	334,775

26. ALLOWANCE FOR IMPAIRMENT ON FINANCING AND ADVANCES

	GROUP AND BANK	
	2013 RM'000	2012 RM'000
Allowance for impaired financing, advances and others:		
- collective assessment allowance	**141,621**	102,185
- individual assessment allowance	**79,103**	85,042
Bad debts and financing recovered	**(235,733)**	(121,154)
	(15,009)	66,073

27. ALLOWANCE FOR IMPAIRMENT ON INVESTMENTS

	GROUP AND BANK	
	2013 RM'000	2012 RM'000
Allowance / (Reversal) for impairment of financial assets:		
- available-for-sale	**9,537**	-
- held-to-maturity	**(326)**	(577)
	9,211	(577)

28. INCOME ATTRIBUTABLE TO DEPOSITORS

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Deposits from customers				
- Mudharabah fund	**599,960**	395,977	**600,771**	396,354
- Non-Mudharabah fund	**155,773**	188,421	**155,799**	188,451
Deposits and placements of banks and other financial institutions				
- Mudharabah fund	**19,237**	7,706	**19,237**	7,706
- Non-Mudharabah fund	**4,495**	950	**4,495**	950
	779,465	593,054	**780,302**	593,461

29. PERSONNEL EXPENSES

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Salaries and wages	**222,974**	203,298	**220,440**	200,256
Allowances and bonuses	**124,854**	105,572	**124,132**	104,488
Employees' Provident Fund	**40,208**	36,179	**39,694**	35,608
Directors' remuneration	**9,478**	8,658	**9,059**	8,451
Others	**45,748**	37,612	**45,525**	37,326
	443,262	391,319	**438,850**	386,129

30. OTHER OVERHEAD EXPENSES

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Promotion				
Advertisement and publicity	**10,093**	11,440	**9,944**	11,246
Credit and debit card expenses	**19,156**	18,528	**19,156**	18,528
Others	**11,860**	9,878	**11,133**	9,366
	41,109	39,846	**40,233**	39,140
Establishment				
Office rental	**46,352**	48,353	**45,885**	47,701
Depreciation of property and equipment	**46,279**	40,549	**46,191**	40,293
Information technology expenses	**27,989**	27,380	**27,989**	27,380
Rental equipment	**3,875**	4,092	**3,818**	4,048
Office maintenance	**9,493**	8,559	**9,322**	8,430
Utilities	**12,575**	12,319	**12,481**	12,131
Security services	**10,992**	10,701	**10,978**	10,022
Takaful and insurance	**6,001**	5,474	**5,855**	5,266
Others	**319**	335	**319**	335
	163,875	157,762	**162,838**	155,606
General expenses				
Auditors' remuneration				
- statutory audit fees	**683**	610	**596**	523
- others	**360**	448	**330**	425
Professional fees	**2,043**	3,890	**1,888**	3,763
Office supplies	**9,558**	9,174	**9,515**	9,098
Travelling & transportation	**8,011**	9,345	**7,942**	9,222
Subscription fees	**3,016**	2,887	**3,015**	2,886
Outsourcing fees	**48,068**	47,130	**48,068**	47,130
Processing charges	**14,490**	14,448	**14,490**	14,448
Others	**39,128**	16,912	**38,818**	17,292
	125,357	104,844	**124,662**	104,787
	330,341	302,452	**327,733**	299,533

31. DIRECTORS AND SHARIAH SUPERVISORY COUNCIL MEMBERS' REMUNERATION

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Directors of the Bank				
Executive Director:				
Salaries and other remuneration, including meeting allowances	**7,000**	6,585	**6,994**	6,581
Benefit-in-kind	**161**	286	**161**	286
	7,161	6,871	**7,155**	6,867
Non-Executive Directors:				
Fees	**1,224**	1,205	**1,207**	1,181
Other emoluments	**516**	398	**505**	372
Benefits-in-kind	**265**	212	**265**	212
	2,005	1,815	**1,977**	1,765
Directors of subsidiary companies				
Executive Director:				
Salaries and other remuneration, including meeting allowances	**278**	-	**-**	-
	278	-	**-**	-
Non-Executive Directors:				
Fees	**46**	37	**-**	-
Other emoluments	**47**	103	**-**	-
	93	140	**-**	-
Total	**9,537**	8,826	**9,132**	8,632
Members of Shariah Supervisory Council (SSC)				
- SSC of the Bank	**359**	323	**353**	317
- SSC of subsidiary company	**8**	7	**-**	-
Total	**367**	330	**353**	317
Grand total (excluding benefits-in-kind) (Note 29)	**9,478**	8,658	**9,059**	8,451

31. 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					REMUNERATION RECEIVED FROM SUBSIDIARY COMPANIES		
	SALARY AND BONUS RM'000	FEES RM'000	OTHER EMOLUMENTS RM'000	BENEFITS-IN-KIND RM'000	BANK TOTAL RM'000	FEES RM'000	OTHER EMOLUMENTS RM'000	GROUP TOTAL RM'000
31 December 2013								
Executive Director:								
Dato' Sri Zukri Samat	**5,465**	**-**	**1,529**	**161**	**7,155**	**-**	**6**	**7,161**
Non-Executive Director:								
Datuk Zamani Abdul Ghani	**-**	**192**	**94**	**65**	**351**	**-**	**-**	**351**
Dato' Paduka Ismee Ismail	**-**	**102**	**52**	**25**	**179**	**-**	**-**	**179**
Datuk Zaiton Mohd Hassan	**-**	**228**	**79**	**50**	**357**	**-**	**-**	**357**
Johan Abdullah	**-**	**79**	**36**	**-**	**115**	**-**	**-**	**115**
Zahari @ Mohd Zin Idris	**-**	**228**	**107**	**25**	**360**	**17**	**11**	**388**
Mohamed Ridza Mohamed Abdulla	**-**	**108**	**42**	**25**	**175**	**-**	**-**	**175**
Abdullah Abdulrahman Abdullah Sharafi	**-**	**184**	**53**	**50**	**287**	**-**	**-**	**287**
Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla	**-**	**86**	**42**	**25**	**153**	**-**	**-**	**153**
	-	**1,207**	**505**	**265**	**1,977**	**17**	**11**	**2,005**
	5,465	**1,207**	**2,034**	**426**	**9,132**	**17**	**17**	**9,166**
31 December 2012								
Executive Director:								
Dato' Sri Zukri Samat	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

31. 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			REMUNERATION RECEIVED FROM SUBSIDIARY COMPANY	
	FEES	OTHER EMOLUMENTS	BANK TOTAL	FEES	GROUP TOTAL
	RM'000	RM'000	RM'000	RM'000	RM'000
31 December 2013					
Ustaz Dr. Ahmad Shahbari @ Sobri Salamon	**57**	**20**	**77**	**6**	**83**
Ustaz Dato' Mohd Bakir Hj. Mansor	**51**	**18**	**69**	**-**	**69**
Prof. Dr. Ahmad Hidayat Buang	**51**	**18**	**69**	**-**	**69**
Asst. Prof. Dr. Uzaimah Ibrahim	**51**	**16**	**67**	**-**	**67**
Ustaz Muhammad Syafii Antonio	**51**	**9**	**60**	**-**	**60**
Syeikh Dr. Ahmad Mohieldin Ahmed	**11**	**-**	**11**	**-**	**11**
	272	**81**	**353**	**6**	**359**
31 December 2012					
Ustaz Dr. Ahmad Shahbari @ Sobri Salamon	48	14	62	6	68
Ustaz Dato' Mohd Bakir Hj. Mansor	42	13	55	-	55
Prof. Dr. Ahmad Hidayat Buang	42	13	55	-	55
Asst. Prof. Dr. Uzaimah Ibrahim	42	14	56	-	56
Ustaz Muhammad Syafii Antonio	42	3	45	-	45
Syeikh Dr. Ahmad Mohieldin Ahmed	42	2	44	-	44
	258	59	317	6	323

32. 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	
	2013	2012
	RM'000	RM'000
Other key management personnel:		
- Short-term employee benefits	**17,895**	15,394

33. TAX EXPENSE

	GROUP		BANK	
	2013	2012	2013	2012
	RM'000	RM'000	RM'000	RM'000
Malaysian income tax				
Current year	**182,385**	155,471	**181,998**	154,899
Under provision in prior years	**2,746**	432	**2,791**	437
	185,131	155,903	**184,789**	155,336
Deferred tax expense relating to origination and reversal of temporary differences arising from:				
Current year	**(345)**	6,112	**(345)**	6,112
Over provision in prior years	**(5,813)**	(1,181)	**(5,639)**	(1,181)
	(6,158)	4,931	**(5,984)**	4,931
	178,973	160,834	**178,805**	160,267

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

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

	GROUP		BANK	
	2013	2012	2013	2012
	RM'000	RM'000	RM'000	RM'000
Profit before tax expense	**677,632**	595,648	**683,018**	600,303
Income tax using Malaysian tax rate of 25%	**171,008**	150,413	**170,755**	150,076
Income not subject to tax	**3,205**	(496)	**3,071**	(496)
Non-deductible expenses	**8,607**	11,666	**8,607**	11,431
	182,820	161,583	**182,433**	161,011
Deferred tax	**(780)**	-	**(780)**	-
Under/(Over) provision in prior years				
- Income tax	**2,746**	432	**2,791**	437
- Deferred tax	**(5,813)**	(1,181)	**(5,639)**	(1,181)
	178,973	160,834	**178,805**	160,267

34. EARNINGS PER SHARE

Basic earnings per share are calculated based on the net profit attributable to equity holders of the Group of RM485,726,000 (2012: RM427,259,000) and the weighted average number of ordinary shares outstanding during the year of 2,265,579,521 (2012: 2,265,490,000).

35. DIVIDENDS

Dividends recognised by the Bank:

	SEN PER SHARE	TOTAL AMOUNT RM'000	DATE OF PAYMENT
2013			
Franked dividend (net of tax)			
Final 2012 ordinary	**3.00**	**50,974**	12 April 2013
First interim 2013 ordinary	**3.50**	**59,469**	31 December 2013
Second interim 2013 ordinary	**4.99**	**84,803**	31 December 2013
		195,246	
Single tier			
Second interim 2013 ordinary	**0.01**	**153**	31 December 2013
Total amount		**195,399**	
2012			
Franked dividend (net of tax)			
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	

The Bank's second interim dividend of approximately 5.0 sen per ordinary share was reinvested to subscribe for 32,675,336 new ordinary shares of RM1.00 at RM2.60 each via the Dividend Reinvestment Plan.

The dividend paid was reinvested by the sole shareholder, BIMB Holdings Berhad to strengthen the Bank's capital position to fund the continuing business growth of the Bank.

36. 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.

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

	GROUP TRANSACTIONS AMOUNT FOR		BANK TRANSACTIONS AMOUNT FOR	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Ultimate holding corporation				
(Loss) / gain on forex transaction	**(11,263)**	150	**(11,263)**	150
Profit attributable on deposits placed	**108,750**	30,126	**108,750**	30,126
Rental of premises paid	**20,128**	20,177	**20,128**	20,177
Other rental	**227**	210	**227**	210
Fees and commission received	**6**	-	**6**	-
Holding company				
Profit attributable on deposits placed	**3,056**	1,284	**3,056**	1,284
Office rental received	**845**	422	**845**	422
Others	**17**	-	**17**	-
Subsidiaries				
Fees and commission received	**-**	-	**7,383**	5,638
Fees and commission paid	**-**	-	**1,181**	766
Net gain on forex transaction	**-**	-	**-**	99
Dividend	**-**	-	**6,400**	6,000
Profit attributable on deposits placed	**-**	-	**838**	406
Finance cost	**-**	-	**11**	2,021
Others	**-**	-	**556**	834

36. 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: (continued)

	GROUP TRANSACTIONS AMOUNT FOR		BANK TRANSACTIONS AMOUNT FOR	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Other related companies				
Income received from financing, advances and others	**1,279**	13,146	**1,279**	13,146
Fees and commission received	**67**	79	**67**	79
Net gain on forex transaction	**645**	901	**645**	901
Income from Bancatakaful service fee	**18,381**	13,066	**18,381**	13,066
Profit attributable on deposits placed	**8,301**	8,043	**8,301**	8,043
Office rental paid	**2,774**	2,700	**2,774**	2,700
Other rental	**39**	32	**39**	32
Takaful fee paid	**1,551**	1,500	**1,551**	1,500
Others	**55**	38	**55**	38
Co-operative society in which the employees have interest				
Income received from financing, advances and others	**1,047**	451	**1,047**	451
Rental of equipment paid	**217**	1,432	**217**	1,432
Others	**28**	-	**28**	-

(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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Ultimate holding corporation				
Amount due from				
Others	**30**	-	**30**	-
Amount due to				
Demand and investment deposits	**4,308,191**	2,665,880	**4,308,191**	2,665,880
Profit payable to investment deposit	**1,851**	51	**1,851**	51
Commitment and contingencies	**127**	127	**127**	127

(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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Holding company				
Amount due from				
Others	**664**	3	**664**	3
Amount due to				
Demand and investment deposits	**147,106**	58,778	**147,106**	58,778
Profit payable to investment deposit	**86**	-	**86**	-
Subsidiaries				
Amount due from				
Financing, advances and others	**-**	-	**-**	934
Redeemable non-cumulative preference shares	**-**	-	**2,011**	2,011
Others	**-**	-	**21**	103
Amount due to				
Demand and investment deposits	**-**	-	**27,450**	32,185
Others	**-**	-	**177**	4,714
Other related companies				
Amount due from				
Financing, advances and others	**77,448**	48,041	**77,448**	48,041
Amount due to				
Demand and investment deposits	**374,433**	335,863	**374,433**	335,863
Profit payable to investment deposit	**250**	40	**250**	40
Commitment and contingencies	**7,360**	8,694	**7,360**	8,694
Co-operative society in which the employees have interest				
Amount due from				
Financing, advances and others	**11,208**	6,560	**11,208**	6,560
Amount due to				
Demand and investment deposits	**702**	362	**702**	362

37. CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Outstanding credit exposures with connected parties	**1,209,682**	1,189,406
% of outstanding credit exposures to connected parties as a proportion of total credit exposures	**4.99%**	5.96%
% of outstanding credit exposures with connected parties which is non-performing or in default	**0.001%**	0.001%

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.

38. 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 mostly concern the Bank, the financial risk management policies disclosed relate 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;
- Clarify functional structures including objectives, roles and responsibilities;
- Implement and use 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.

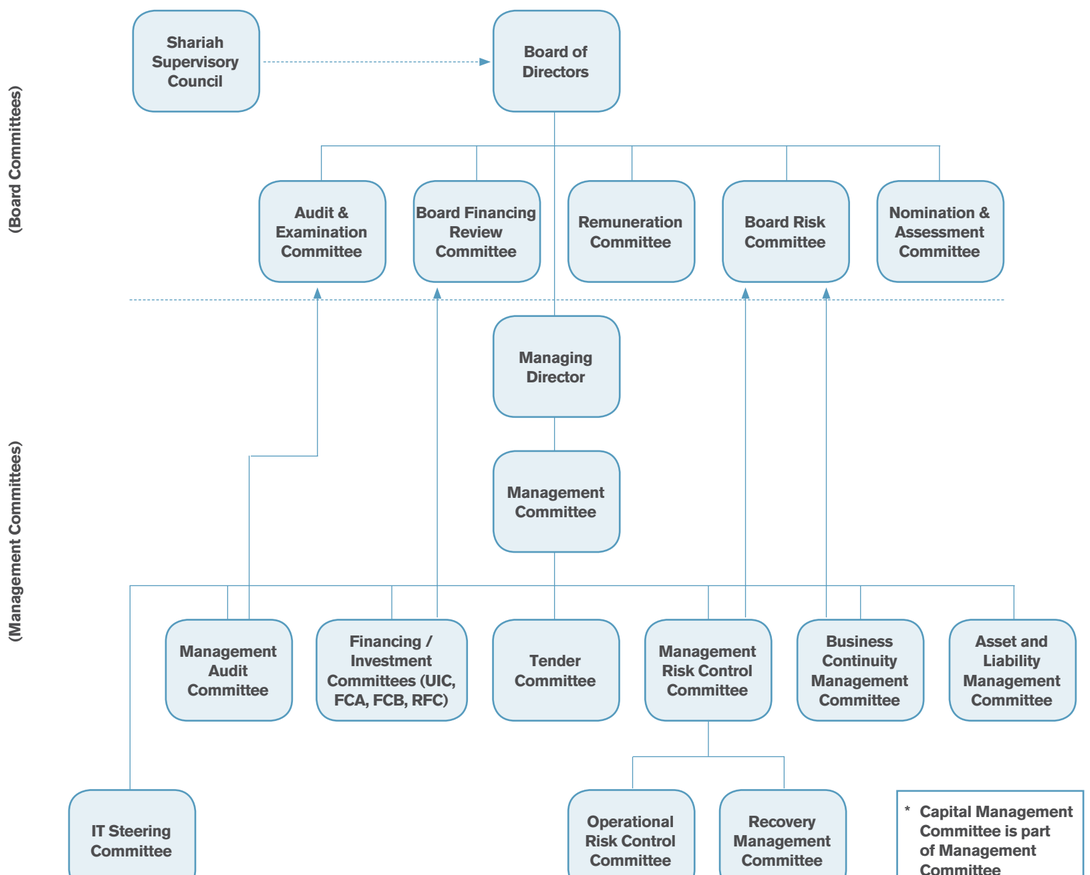
Risk Management Functional and Governance Structure

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.

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

Risk Management Functional and Governance Structure (continued)

The following illustrates the Bank's governance structure:



38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

The Bank recognises the fact that the essence of banking and financial services is centred 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 from a credit, market and operational risk viewpoint.

In order to ensure 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 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.

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 considers to be material includes: Default Risk, Counterparty Risk, Pre-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 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 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.

Management of Credit Risk
The management of credit risk is being performed by two distinct departments within the Risk Management Division ("RMD"), Credit Analysis and Credit Risk Control and two departments outside of the RMD domain, namely, Credit Administration and Credit Recovery. 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; and
- To conform with statutory, regulatory and internal credit requirements.

The Bank monitors its credit exposures either on a portfolio or individual basis through annual reviews. Credit risk is proactively monitored through a set of early warning signals that could trigger immediate reviews of (certain parts 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.

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

Management of Credit Risk (continued)
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 counterparties limits and permissible acquisition of private debt securities, subject to a 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 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Cash and short-term funds	**3,600,343**	1,657,866	**3,598,078**	1,657,400
Deposits and placements with banks and other financial institutions	**130,580**	38,042	**130,580**	38,042
Financial assets held-for-trading	**1,216,895**	1,610,558	**1,216,895**	1,610,558
Derivative financial assets	**29,118**	16,736	**29,118**	16,736
Financial assets available-for-sale	**12,416,921**	12,916,055	**12,418,932**	12,918,066
Financial assets held-to-maturity	**63,327**	178,291	**63,327**	178,291
Financing, advances and others	**23,740,948**	19,507,799	**23,740,948**	19,508,733
Sub-total	**41,198,132**	35,925,347	**41,197,878**	35,927,826
Credit related obligation:				
Credit commitments	**8,407,810**	8,699,906	**8,407,810**	8,699,906
Sub-total	**8,407,810**	8,699,906	**8,407,810**	8,699,906
Total credit exposures	**49,605,942**	44,625,253	**49,605,688**	44,627,732

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

(i) Concentration of credit risk for Group and Bank

GROUP AS AT 31 DECEMBER 2013	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
Primary agriculture	-	-	-	**100,357**	-	**238,903**	**339,260**	**198,832**
Mining and quarrying	-	-	-	-	-	**8,059**	**8,059**	**413,223**
Manufacturing (including agro-based)	-	-	-	**5,101**	-	**780,698**	**785,799**	**910,894**
Electricity, gas and water	-	**86,845**	-	**4,063,669**	-	**357,282**	**4,507,796**	**487,957**
Wholesale & retail trade, and hotels & restaurants	-	-	-	**45,498**	-	**714,625**	**760,123**	**682,992**
Construction	-	**65,191**	-	**972,135**	**63,327**	**1,826,151**	**2,926,804**	**1,161,842**
Real estate	-	-	-	**251,675**	-	**508,768**	**760,443**	**214,887**
Transport, storage and communications	-	**25,601**	-	**1,814,840**	-	**198,158**	**2,038,599**	**303,696**
Finance, insurance and business activities	**3,114,598**	**1,039,258**	**29,118**	**5,163,646**	-	**779,158**	**10,125,778**	**774,130**
Education, health and others	-	-	-	-	-	**331,482**	**331,482**	**1,538,058**
Household sectors	-	-	-	-	-	**17,987,919**	**17,987,919**	**575,147**
Other sectors	**616,325**	-	-	-	-	**9,745**	**626,070**	**1,146,152**
	3,730,923	**1,216,895**	**29,118**	**12,416,921**	**63,327**	**23,740,948**	**41,198,132**	**8,407,810**

* Commitments and contingencies excluding derivative assets

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

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

GROUP AS AT 31 DECEMBER 2012	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
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

* Commitments and contingencies excluding derivative assets

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

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

BANK AS AT 31 DECEMBER 2013	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
Primary agriculture	-	-	-	**100,357**	-	**238,903**	**339,260**	**198,832**
Mining and quarrying	-	-	-	-	-	**8,059**	**8,059**	**413,223**
Manufacturing (including agro-based)	-	-	-	**5,101**	-	**780,698**	**785,799**	**910,894**
Electricity, gas and water	-	**86,845**	-	**4,063,669**	-	**357,282**	**4,507,796**	**487,957**
Wholesale & retail trade, and hotels & restaurants	-	-	-	**45,498**	-	**714,625**	**760,123**	**682,992**
Construction	-	**65,191**	-	**972,135**	**63,327**	**1,826,151**	**2,926,804**	**1,161,842**
Real estate	-	-	-	**251,675**	-	**508,768**	**760,443**	**214,887**
Transport, storage and communications	-	**25,601**	-	**1,814,840**	-	**198,158**	**2,038,599**	**303,696**
Finance, insurance and business activities	**3,114,598**	**1,039,258**	**29,118**	**5,165,657**	-	**779,158**	**10,127,789**	**774,130**
Education, health and others	-	-	-	-	-	**331,482**	**331,482**	**1,538,058**
Household sectors	-	-	-	-	-	**17,987,919**	**17,987,919**	**575,147**
Other sectors	**614,060**	-	-	-	-	**9,745**	**623,805**	**1,146,152**
	3,728,658	**1,216,895**	**29,118**	**12,418,932**	**63,327**	**23,740,948**	**41,197,878**	**8,407,810**

* Commitments and contingencies excluding derivative assets

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

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

BANK AS AT 31 DECEMBER 2012	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
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

(ii) Collateral

The main types 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 and/or deposits

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

(iii) Credit quality of gross financing and advances

Gross financing and advances are classified as follows:

- Neither past due nor impaired financing
  Financing for which the borrower has not missed a contractual payment (profit or principal) when contractually due and is not impaired and there is no objective evidence of impairment

- Past due but not impaired financing
  Financing, for 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Neither past due nor impaired	**23,527,458**	19,246,183	**23,527,458**	19,247,117
Past due but not impaired	**429,760**	393,229	**429,760**	393,229
Impaired	**285,302**	308,709	**285,302**	308,709
	24,242,520	19,948,121	**24,242,520**	19,949,055
Allowance for impaired financing, advances and others				
- collective assessment allowance	**(365,375)**	(313,334)	**(365,375)**	(313,334)
- individual assessment allowance	**(136,197)**	(126,988)	**(136,197)**	(126,988)
	23,740,948	19,507,799	**23,740,948**	19,508,733

Neither past due nor impaired financing

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Excellent to good	**18,909,824**	15,185,608	**18,909,824**	15,186,542
Satisfactory	**4,249,300**	3,722,405	**4,249,300**	3,722,405
Fair	**368,334**	338,170	**368,334**	338,170
	23,527,458	19,246,183	**23,527,458**	19,247,117

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

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

Internal rating definition:-
Excellent to Good: Sound financial position with no difficulty in meeting its obligations.
Satisfactory: Adequate safety of meeting its current obligations but more time is required to meet the entire obligation in full.
Fair: High risks on payment obligations. Financial performance may continue to deteriorate.

Past due but not impaired financing

	GROUP AND BANK			
	31.12.2013		31.12.2012	
	RM'000	% to gross financing	RM'000	% to gross financing
By ageing				
Month-in-arrears 1	**294,267**	**1.21%**	268,737	1.35%
Month-in-arrears 2	**135,493**	**0.56%**	124,492	0.62%
	429,760	**1.77%**	393,229	1.97%

Impaired financing

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Individually assessed of which:	**162,492**	144,674
Month-in-arrears 0	**74,049**	48,644
Month-in-arrears 1	**4,322**	2,123
Month-in-arrears 2	**1,295**	18,991
Month-in-arrears 3 and above	**82,826**	74,916
Collectively assessed	**122,810**	164,035
	285,302	308,709

38. 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	
	31.12.2013 RM'000	31.12.2012 RM'000
Consumer	**52,756**	59,980
Business	**61,427**	35,413
	114,183	95,393

Rescheduled and restructured financings are financings that have been rescheduled or restructured due to deterioration in the 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 can be reclassified to performing.

Financings, advances and others by line of business assessed by reference to the Bank's internal rating system:

GROUP AND BANK AS AT 31 DECEMBER 2013	CONSUMER RM'000	BUSINESS RM'000	TOTAL RM'000
Excellent to good	**14,390,525**	**4,519,299**	**18,909,824**
Satisfactory	**3,015,549**	**1,233,751**	**4,249,300**
Fair	**364,893**	**3,441**	**368,334**
Past due but not impaired	**346,125**	**83,635**	**429,760**
Impaired	**121,261**	**164,041**	**285,302**
Total	**18,238,353**	**6,004,167**	**24,242,520**

GROUP AS AT 31 DECEMBER 2012	CONSUMER RM'000	BUSINESS RM'000	TOTAL RM'000
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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

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

Financings, advances and others by line of business assessed by reference to the Bank's internal rating system: (continued)

BANK AS AT 31 DECEMBER 2012	CONSUMER RM'000	BUSINESS RM'000	TOTAL RM'000
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

(iv) Credit quality of other financial assets

Credit quality of other financial assets by external rating is as follows:

BANK AS AT 31 DECEMBER 2013	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
Government bonds and treasury bills	**934,066**	**-**	**1,924,400**	**-**	**2,858,466**
Islamic debts securities					
Rated AAA	**171,546**	**-**	**3,743,946**	**-**	**3,915,492**
Rated AA1 to AA3	**86,655**	**-**	**2,224,144**	**-**	**2,310,799**
Rated A1 to A3	**-**	**-**	**56,624**	**-**	**56,624**
Unrated – Government guaranteed bonds	**24,628**	**-**	**4,223,347**	**-**	**4,247,975**
Unrated – Quasi-government	**-**	**-**	**202,493**	**-**	**202,493**
Unrated – Others	**-**	**-**	**43,978**	**63,327**	**107,305**
Derivative financial assets					
Bank and financial institution counterparties	**-**	**21,350**	**-**	**-**	**21,350**
Corporate	**-**	**7,768**	**-**	**-**	**7,768**
	1,216,895	**29,118**	**12,418,932**	**63,327**	**13,728,272**

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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

a) Credit risk (continued)

(iv) Credit quality of other financial assets (continued)

Credit quality of other financial assets by external rating is as follows: (continued)

BANK AS AT 31 DECEMBER 2012	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
Government bonds and treasury bills	978,077	-	1,893,476	-	2,871,553
Islamic debts securities					
Rated AAA	508,543	-	4,410,052	-	4,918,595
Rated AA1 to AA3	113,890	-	2,299,110	-	2,413,000
Rated A1 to A3	-	-	329,298	-	329,298
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

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

(b) Market risk

Overview
All the Bank's financial instruments 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 reasons;
- **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 profit sharing investment account holders as the Bank follows the practice of potentially foregoing part or all of its Mudarib share of profit on these assets.

38. 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 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 level, who have 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 the 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.

38. 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.

	NON TRADING BOOK								
GROUP AS AT 31 DECEMBER 2013	UP TO 1 MONTH RM'000	>1-3 MONTHS RM'000	>3-12 MONTHS RM'000	1-5 YEARS RM'000	OVER 5 YEARS RM'000	NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
Assets									
Cash, balances and placements with banks	2,984,281	130,491	18	-	-	616,133	-	3,730,923	2.26
Financial assets held-for-trading	-	-	-	-	-	-	1,216,895	1,216,895	2.51
Derivative financial assets	-	-	-	-	-	-	29,118	29,118	1.04
Financial assets available-for-sale	291,837	978,243	1,979,158	5,727,754	3,439,929	-	-	12,416,921	3.96
Financial assets held-to-maturity	-	-	-	-	63,327	-	-	63,327	9.06
Financing, advances and others									
- non-impaired	1,014,025	1,125,266	580,605	2,130,053	19,107,269	-	-	23,957,218	6.25
- impaired net of allowances *	-	-	-	-	-	(216,270)	-	(216,270)	-
Other assets	-	-	-	-	-	1,613,239	-	1,613,239	-
Total assets	4,290,143	2,234,000	2,559,781	7,857,807	22,610,525	2,013,102	1,246,013	42,811,371	

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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(i) Profit rate risk (continued)

	NON TRADING BOOK								
GROUP AS AT 31 DECEMBER 2013	UP TO 1 MONTH RM'000	>1-3 MONTHS RM'000	>3-12 MONTHS RM'000	1-5 YEARS RM'000	OVER 5 YEARS RM'000	NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
Liabilities									
Deposits from customers	17,553,433	2,771,729	2,093,107	175,956	154	14,650,623	-	37,245,002	2.16
Deposits and placements of banks and other financial institutions	1,314,564	151,538	63,873	-	-	-	-	1,529,975	2.20
Derivative financial liabilities	-	-	-	-	-	-	13,565	13,565	0.48
Bills and acceptance payable	20,421	4,855	-	-	-	145,322	-	170,598	3.45
Other liabilities	-	-	-	-	-	525,396	-	525,396	-
Total liabilities	18,888,418	2,928,122	2,156,980	175,956	154	15,321,341	13,565	39,484,536	
Equity									
Equity attributable to equity holders of the Bank	-	-	-	-	-	3,326,835	-	3,326,835	
Total equity	-	-	-	-	-	3,326,835	-	3,326,835	
Total liabilities and shareholders' equity	18,888,418	2,928,122	2,156,980	175,956	154	18,648,176	13,565	42,811,371	
On-balance sheet profit sensitivity gap	(14,598,275)	(694,122)	402,801	7,681,851	22,610,371	(16,635,074)	1,232,448	-	
Off-balance sheet profit sensitivity gap (profit rate swaps)	400,000	600,000	(100,000)	(500,000)	(400,000)	-	-	-	
Total profit sensitivity gap	(14,198,275)	(94,122)	302,801	7,181,851	22,210,371	(16,635,074)	1,232,448	-	

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(i) Profit rate risk (continued)

	NON TRADING BOOK								
GROUP AS AT 31 DECEMBER 2012	UP TO 1 MONTH RM'000	>1-3 MONTHS RM'000	>3-12 MONTHS RM'000	1-5 YEARS RM'000	OVER 5 YEARS RM'000	NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
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	700,832	1,626,216	532,539	1,846,082	14,933,743	-	-	19,639,412	6.78
- impaired net of allowances *	-	-	-	-	-	(131,613)	-	(131,613)	-
Other assets	-	-	-	-	-	1,497,544	-	1,497,544	-
Total assets	2,374,156	3,259,846	2,647,333	7,331,877	18,033,916	2,148,469	1,627,294	37,422,891	

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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(i) Profit rate risk (continued)

	NON TRADING BOOK								
GROUP AS AT 31 DECEMBER 2012	UP TO 1 MONTH RM'000	>1-3 MONTHS RM'000	>3-12 MONTHS RM'000	1-5 YEARS RM'000	OVER 5 YEARS RM'000	NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
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	(16,452,312)	2,230,056	2,519,369	7,227,986	18,033,916	(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	(16,052,312)	2,830,056	2,519,369	6,627,986	17,633,916	(15,171,970)	1,612,955	-	

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(i) Profit rate risk (continued)

	NON TRADING BOOK								
BANK AS AT 31 DECEMBER 2013	UP TO 1 MONTH RM'000	>1-3 MONTHS RM'000	>3-12 MONTHS RM'000	1-5 YEARS RM'000	OVER 5 YEARS RM'000	NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
Assets									
Cash, balances and placements with banks	2,984,201	130,491	18	-	-	613,948	-	3,728,658	2.26
Financial assets held-for-trading	-	-	-	-	-	-	1,216,895	1,216,895	2.51
Derivative financial assets	-	-	-	-	-	-	29,118	29,118	1.04
Financial assets available-for-sale	293,848	978,243	1,979,158	5,727,754	3,439,929	-	-	12,418,932	3.96
Financial assets held-to-maturity	-	-	-	-	63,327	-	-	63,327	9.06
Financing, advances and others									
- non-impaired	1,014,025	1,125,266	580,605	2,130,053	19,107,269	-	-	23,957,218	6.25
- impaired net of allowances*	-	-	-	-	-	(216,270)	-	(216,270)	-
Other assets	-	-	-	-	-	1,638,653	-	1,638,653	-
Total assets	4,292,074	2,234,000	2,559,781	7,857,807	22,610,525	2,036,331	1,246,013	42,836,531	

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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(i) Profit rate risk (continued)

	NON TRADING BOOK								
BANK AS AT 31 DECEMBER 2013	UP TO 1 MONTH RM'000	>1-3 MONTHS RM'000	>3-12 MONTHS RM'000	1-5 YEARS RM'000	OVER 5 YEARS RM'000	NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
Liabilities									
Deposits from customers	17,576,776	2,771,929	2,093,657	175,956	154	14,653,980	-	37,272,452	2.16
Deposits and placements of banks and other financial institutions	1,314,564	151,538	63,873	-	-	-	-	1,529,975	2.20
Derivative financial liabilities	-	-	-	-	-	-	13,565	13,565	0.48
Bills and acceptance payable	20,421	4,855	-	-	-	145,322	-	170,598	3.45
Other liabilities	-	-	-	-	-	520,567	-	520,567	-
Total liabilities	18,911,761	2,928,322	2,157,530	175,956	154	15,319,869	13,565	39,507,157	
Equity									
Equity attributable to equity holders of the Bank	-	-	-	-	-	3,329,374	-	3,329,374	
Total equity	-	-	-	-	-	3,329,374	-	3,329,374	
Total liabilities and shareholders' equity	18,911,761	2,928,322	2,157,530	175,956	154	18,649,243	13,565	42,836,531	
On-balance sheet profit sensitivity gap	(14,619,687)	(694,322)	402,251	7,681,851	22,610,371	(16,612,912)	1,232,448	-	
Off-balance sheet profit sensitivity gap (profit rate swaps)	400,000	600,000	(100,000)	(500,000)	(400,000)	-	-	-	
Total profit sensitivity gap	(14,219,687)	(94,322)	302,251	7,181,851	22,210,371	(16,612,912)	1,232,448	-	

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(i) Profit rate risk (continued)

	NON TRADING BOOK								
BANK AS AT 31 DECEMBER 2012	UP TO 1 MONTH RM'000	>1-3 MONTHS RM'000	>3-12 MONTHS RM'000	1-5 YEARS RM'000	OVER 5 YEARS RM'000	NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
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	700,832	1,626,216	532,539	1,847,016	14,933,743	-	-	19,640,346	6.78
- impaired net of allowances *	-	-	-	-	-	(131,613)	-	(131,613)	-
Other assets	-	-	-	-	-	1,522,972	-	1,522,972	-
Total assets	2,373,958	3,259,846	2,647,333	7,332,811	18,035,927	2,173,629	1,627,294	37,450,798	

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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(i) Profit rate risk (continued)

	NON TRADING BOOK								
BANK AS AT 31 DECEMBER 2012	UP TO 1 MONTH RM'000	>1-3 MONTHS RM'000	>3-12 MONTHS RM'000	1-5 YEARS RM'000	OVER 5 YEARS RM'000	NON PROFIT SENSITIVE RM'000	TRADING BOOK RM'000	TOTAL RM'000	EFFECTIVE PROFIT RATE %
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	(16,479,454)	2,230,056	2,518,844	7,228,920	18,035,927	(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	(16,079,454)	2,830,056	2,518,844	6,628,920	17,635,927	(15,147,248)	1,612,955	-	

38. 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 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 by the MRMD. Exposures and limits are regularly discussed and reported to the 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 the profit rate yield curve 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 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.

	2013		2012	
	-100BPS	+100BPS	-100BPS	+100BPS
	INCREASE/(DECREASE)			
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
Bank				
Impact on EaR	**(38.68)**	**38.68**	(54.20)	54.20
Impact on EVE	**(214.26)**	**214.26**	(232.16)	232.16

Note: EVE and EaR as at 31 December 2012 were revised due to the new EVE behavioural assumption that was approved by ALCO in July 2013.

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 the MRMD on a daily basis against limits approved by the BRC. PV01 exposures and limits are regularly discussed and reported to the ALCO and the BRC.

38. 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 the MRMD. Exposures and limits are regularly discussed and reported to the ALCO and the 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;
- VaR is calculated using a 99 per cent confidence level and for a one-day holding period. The nature of the VaR model means that an increase in observed market volatility will lead to an increase in VaR without any changes in the underlying positions; and
- The dataset is updated every 3 months.

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	1.1.2013 TO 31.12.2013		
	31.12.2013	AVERAGE	MAXIMUM	MINIMUM
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
Profit rate risk	**1.48**	**1.64**	**3.33**	**0.43**
Foreign exchange risk	**0.78**	**0.26**	**1.06**	**0.01**
Overall	**2.26**	**1.90**	**3.64**	**0.55**

	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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

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

Value-at-Risk (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. These limits are approved by the BRC and independently monitored daily by the MRMD. Exposures and limits are regularly discussed and reported to the ALCO and the 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's 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-Ringgit positions on an aggregate basis.

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

38. 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 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'):

	2013		2012	
	-1% DEPRECIATION RM'000	+1% APPRECIATION RM'000	-1% DEPRECIATION RM'000	+1% APPRECIATION RM'000
Group and Bank				
US Dollar	**8,604**	**(8,604)**	1,762	(1,762)
Euro	**6,306**	**(6,306)**	55	(55)
Others	**(148)**	**148**	(181)	181

(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 the 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.

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Overview (continued)
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;
- Maintaining liabilities of appropriate term relative to the asset base;
- Maintaining a diverse range of funding sources with adequate back-up facilities;
- Monitoring depositor concentration in order to avoid undue reliance on large individual depositors and ensure a satisfactory overall funding mix; and
- Managing the maturities and diversifying 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.

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

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

- Maintaining sufficient liquidity surplus and reserves to sustain a sudden liquidity shock;
- Ensuring that cash flows are relatively diversified across all maturities;
- Ensuring that the deposit base is not overly concentrated to a relatively small number of depositors;
- Maintaining 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 MRMD is the independent risk control function and is responsible for ensuring efficient implementation of liquidity and funding risk management policies. The 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 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 the BRC.

Another control to ensure that liquidity and funding risk exposures remain within tolerable levels is stress testing. Stress testing and scenario analysis are important tools in the Bank's liquidity management framework. 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.

A final 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.

38. 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 2013	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	**616,133**	**2,984,281**	**130,491**	**13**	**5**	**-**	**3,730,923**
Securities portfolio	**-**	**291,837**	**1,338,465**	**967,987**	**1,342,489**	**9,756,365**	**13,697,143**
Derivatives financial assets	**-**	**8,374**	**3,828**	**(200)**	**(259)**	**17,375**	**29,118**
Financing and advances	**-**	**1,014,025**	**1,125,266**	**224,711**	**355,894**	**21,021,052**	**23,740,948**
Other assets	**-**	**-**	**-**	**-**	**-**	**1,613,239**	**1,613,239**
Total assets	**616,133**	**4,298,517**	**2,598,050**	**1,192,511**	**1,698,129**	**32,408,031**	**42,811,371**
Liabilities							
Deposits from customers	**14,650,623**	**17,553,433**	**2,771,729**	**1,531,244**	**561,863**	**176,110**	**37,245,002**
Deposits and placements of banks and other financial institutions	**-**	**1,314,564**	**151,538**	**32,755**	**31,118**	**-**	**1,529,975**
Derivative financial liabilities	**-**	**6,915**	**4,368**	**91**	**24**	**2,167**	**13,565**
Other liabilities	**-**	**-**	**-**	**-**	**-**	**695,994**	**695,994**
Total liabilities	**14,650,623**	**18,874,912**	**2,927,635**	**1,564,090**	**593,005**	**874,271**	**39,484,536**
Equity							
Equity attributable to equity holders of the Bank	**-**	**-**	**-**	**-**	**-**	**3,326,835**	**3,326,835**
On Balance Sheet Net liquidity gap	**(14,034,490)**	**(14,576,395)**	**(329,585)**	**(371,579)**	**1,105,124**	**28,206,925**	**-**
Commitments and contingencies	**2,186,831**	**2,011,842**	**1,358,059**	**873,122**	**1,898,539**	**2,883,287**	**11,211,680**
Net liquidity gap	**(16,221,321)**	**(16,588,237)**	**(1,687,644)**	**(1,244,701)**	**(793,415)**	**25,323,638**	**(11,211,680)**

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Maturity analysis (continued)

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	-	700,833	1,626,216	340,675	191,864	16,648,211	19,507,799
Other assets	-	-	-	-	-	1,497,544	1,497,544
Total assets	782,538	2,689,268	3,639,423	1,674,571	1,207,506	27,429,585	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)	(16,088,469)	2,720,418	1,667,013	1,086,835	23,315,543	-
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)	(17,167,647)	1,618,930	867,637	(1,071,371)	19,969,640	(10,928,790)

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Maturity analysis (continued)

BANK AS AT 31 DECEMBER 2013	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	**613,948**	**2,984,201**	**130,491**	**13**	**5**	**-**	**3,728,658**
Securities portfolio	**-**	**293,848**	**1,338,465**	**967,987**	**1,342,489**	**9,756,365**	**13,699,154**
Derivatives financial assets	**-**	**8,374**	**3,828**	**(200)**	**(259)**	**17,375**	**29,118**
Financing and advances	**-**	**1,014,025**	**1,125,266**	**224,711**	**355,894**	**21,021,052**	**23,740,948**
Other assets	**-**	**-**	**-**	**-**	**-**	**1,638,653**	**1,638,653**
Total assets	**613,948**	**4,300,448**	**2,598,050**	**1,192,511**	**1,698,129**	**32,433,445**	**42,836,531**
Liabilities							
Deposits from customers	**14,653,980**	**17,576,776**	**2,771,929**	**1,531,244**	**562,413**	**176,110**	**37,272,452**
Deposits and placements of banks and other financial institutions	**-**	**1,314,564**	**151,538**	**32,755**	**31,118**	**-**	**1,529,975**
Derivative financial liabilities	**-**	**6,915**	**4,368**	**91**	**24**	**2,167**	**13,565**
Other liabilities	**-**	**-**	**-**	**-**	**-**	**691,165**	**691,165**
Total liabilities	**14,653,980**	**18,898,255**	**2,927,835**	**1,564,090**	**593,555**	**869,442**	**39,507,157**
Equity							
Equity attributable to equity holders of the Bank	**-**	**-**	**-**	**-**	**-**	**3,329,374**	**3,329,374**
On Balance Sheet Net liquidity gap	**(14,040,032)**	**(14,597,807)**	**(329,785)**	**(371,579)**	**1,104,574**	**28,234,629**	**-**
Commitments and contingencies	**2,186,831**	**2,011,842**	**1,358,059**	**873,122**	**1,898,539**	**2,883,287**	**11,211,680**
Net liquidity gap	**(16,226,863)**	**(16,609,649)**	**(1,687,844)**	**(1,244,701)**	**(793,965)**	**25,351,342**	**(11,211,680)**

38. 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	-	700,833	1,626,216	340,675	191,864	16,649,145	19,508,733
Other assets	-	-	-	-	-	1,522,972	1,522,972
Total assets	782,270	2,689,070	3,639,423	1,674,571	1,207,506	27,457,958	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)	(16,099,504)	2,720,418	1,667,013	1,086,310	23,348,194	-
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)	(17,178,682)	1,618,930	867,637	(1,071,896)	20,002,291	(10,928,790)

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Contractual maturity of financial liabilities on an undisclosed basis

The table below present the cash flows payable by the bank under financial liabilities by remaining contractual maturities at the end of the reporting period. The amount disclosed in the table are the contractual undiscounted cash flows:

BANK AS AT 31 DECEMBER 2013	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
Financial Liabilities						
Deposit from customers	**32,200,635**	**2,789,081**	**1,568,999**	**590,880**	**164,023**	**37,313,618**
Deposit from placements of banks and other financial institutions	**1,315,794**	**152,164**	**32,875**	**31,254**	**-**	**1,532,087**
Derivatives financial liabilities	**6,919**	**4,332**	**93**	**(43)**	**2,756**	**14,057**
Forward contract	**3,208**	**3,347**	**39**	**-**	**-**	**6,594**
Islamic Profit Rate Swap	**3,711**	**985**	**54**	**(43)**	**2,174**	**6,881**
Structured deposits	**-**	**-**	**-**	**-**	**582**	**582**
Bills and acceptance payable	**166,018**	**4,927**	**-**	**-**	**-**	**170,945**
Other liabilities	**14,115**	**-**	**-**	**-**	**-**	**14,115**
	33,703,481	**2,950,504**	**1,601,967**	**622,091**	**166,779**	**39,044,822**
Commitment and Contingencies						
Direct credit substitutes	**32,471**	**55,936**	**58,809**	**131,843**	**39,973**	**319,032**
Transaction related contingent items	**91,115**	**52,355**	**125,681**	**148,373**	**459,722**	**877,246**
Short term self liquidating trade related contingencies	**124,675**	**23,240**	**25,662**	**51,935**	**44,396**	**269,908**
	248,261	**131,531**	**210,152**	**332,151**	**544,091**	**1,466,186**

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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(iv) Liquidity risk (continued)

Contractual maturity of financial liabilities on an undisclosed basis (continued)

BANK AS AT 31 DECEMBER 2012	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
Financial Liabilities						
Deposit from customers	26,753,882	3,376,167	429,447	864,389	1,212,278	32,636,163
Deposit from placements of banks and other financial institutions	859,667	1,477	-	-	-	861,144
Derivatives financial liabilities	4,437	1,785	910	1,783	5,647	14,562
Forward contract	575	525	103	162	-	1,365
Islamic Profit Rate Swap	3,862	1,260	807	1,621	3,634	11,184
Structured deposits	-	-	-	-	2,013	2,013
Bills and acceptance payable	274,110	112,113	-	-	-	386,223
Other liabilities	37,909	-	-	-	-	37,909
	27,930,005	3,491,542	430,357	866,172	1,217,925	33,936,001
Commitment and Contingencies						
Direct credit substitutes	72,053	57,214	221,418	167,476	44,493	562,654
Transaction related contingent items	113,248	64,265	92,614	221,601	418,952	910,680
Short term self liquidating trade related contingencies	118,459	77,990	47,836	47,674	51,999	343,958
	303,760	199,469	361,868	436,751	515,444	1,817,292

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

(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 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.

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(b) Market risk (continued)

(v) Displaced Commercial Risk (continued)

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, 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 a Profit Equalisation Reserve to manage its DCR.

(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 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:-

- 1st line of defence – the risk owner or risk taking unit i.e. Business or Support Unit ("BU/SU") is accountable for putting in place a robust control environment within their respective units. They are responsible for the day to day management of OR. To reinforce accountability and ownership of risk and control, Designated Operational Risk Coordinators for each risk owner are appointed to assist in driving the risk and control programme for the Bank.

- 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, the 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 – The Internal Audit Division provides independent assurance to the Board and Senior Management on the effectiveness of the ORM processes.

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

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

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, systems and external events. While external events are not necessarily controllable, the Bank 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 TOOL
Key Risk Indicator	**Risk Control Self Assessment**	**Process Risk Mapping**	**Risk Loss Event Management & Reporting**
• 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.	• To identify and assess operational risks by Risk Owners; • The tool creates ownership & increases operational risk awareness.	• End to end review of critical banking activities to identify potential risks and ensure appropriate controls are in place and are effective.	• 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 the Bank 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, fraud awareness, BCM and other aspects of ORM.

(d) Categories of financial instruments

The tables below provide an analysis of financial instruments categorised as follows:

- Financing, advances and receivables ("F&R")
- Fair value through profit or loss ("FVTPL")
- Financial assets available-for-sale ("AFS")
- Financial assets held-to-maturity ("HTM")
- Financial liabilities measured at amortised cost ("FL")

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(d) Categories of financial instruments (continued)

BANK 31 DECEMBER 2013 RM'000	CARRYING AMOUNT	F&R/(FL)	FVTPL	AFS	HTM	DERIVATIVES
Financial assets						
Cash, balances and placements with banks	**3,728,658**	**3,728,658**	**-**	**-**	**-**	**-**
Financial assets held-for-trading	**1,216,895**	**-**	**1,216,895**	**-**	**-**	**-**
Derivative financial assets	**29,118**	**-**	**-**	**-**	**-**	**29,118**
Financial assets available-for-sale	**12,418,932**	**-**	**-**	**12,418,932**	**-**	**-**
Financial assets held-to-maturity	**63,327**	**-**	**-**	**-**	**63,327**	**-**
Financing, advances and others	**23,740,948**	**23,740,948**	**-**	**-**	**-**	**-**
Other assets	**39,167**	**39,167**	**-**	**-**	**-**	**-**
	41,237,045	**27,508,773**	**1,216,895**	**12,418,932**	**63,327**	**29,118**
Financial liabilities						
Deposits from customers	**(37,272,452)**	**(37,272,452)**	**-**	**-**	**-**	**-**
Deposits and placements of banks and other financial institutions	**(1,529,975)**	**(1,529,975)**	**-**	**-**	**-**	**-**
Derivative financial liabilities	**(13,565)**	**-**	**-**	**-**	**-**	**(13,565)**
Bills and acceptance payable	**(170,598)**	**(170,598)**	**-**	**-**	**-**	**-**
	(38,986,590)	**(38,973,025)**	**-**	**-**	**-**	**(13,565)**

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

38. FINANCIAL RISK MANAGEMENT POLICIES (CONTINUED)

(d) Categories of financial instruments (continued)

BANK 31 DECEMBER 2012 RM'000	CARRYING AMOUNT	F&R/(FL)	FVTPL	AFS	HTM	DERIVATIVES
Financial assets						
Cash, balances and placements with banks	1,695,442	1,695,442	-	-	-	-
Financial assets held-for-trading	1,610,558	-	1,610,558	-	-	-
Derivative financial assets	16,736	-	-	-	-	16,736
Financial assets available-for-sale	12,918,066	-	-	12,918,066	-	-
Financial assets held-to-maturity	178,291	-	-	-	178,291	-
Financing, advances and others	19,508,733	19,508,733	-	-	-	-
Other assets	131,145	131,145	-	-	-	-
	36,058,971	21,335,320	1,610,558	12,918,066	178,291	16,736
Financial liabilities						
Deposits from customers	(32,583,175)	(32,583,175)	-	-	-	-
Deposits and placements of banks and other financial institutions	(860,278)	(860,278)	-	-	-	-
Derivative financial liabilities	(14,339)	-	-	-	-	(14,339)
Bills and acceptance payable	(385,138)	(385,138)	-	-	-	-
	(33,842,930)	(33,828,591)	-	-	-	(14,339)

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

39. 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.

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

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
The fair values are 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.

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.

39. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (CONTINUED)

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 table below analyses financial instruments carried at fair value and those not carried at fair value for which fair value is disclosed, together with their fair values and carrying amounts shown in the statement of financial position. The table does not include those short term/on demand financials assets and financial liabilities where the carrying amounts are reasonable approximation of their fair values.

BANK 31 DECEMBER 2013 RM'000	FAIR VALUE OF FINANCIAL INSTRUMENTS CARRIED AT FAIR VALUE LEVEL 1	 LEVEL 2	 LEVEL 3	 TOTAL	FAIR VALUE OF FINANCIAL INSTRUMENTS NOT CARRIED AT FAIR VALUE LEVEL 3	TOTAL FAIR VALUE	CARRYING AMOUNT
Financial assets							
Financial assets held-for-trading	**-**	**1,216,895**	**-**	**1,216,895**	**-**	**1,216,895**	**1,216,895**
Derivative financial assets	**-**	**29,118**	**-**	**29,118**	**-**	**29,118**	**29,118**
Financial assets available-for-sale	**-**	**12,379,831**	**4,620**	**12,384,451**	**34,481**	**12,418,932**	**12,418,932**
Financial assets held-to-maturity	**-**	**-**	**-**	**-**	**85,318**	**85,318**	**63,327**
Financing, advances and others	**-**	**-**	**-**	**-**	**24,040,733**	**24,040,733**	**23,740,948**
Financial liabilities							
Derivative financial liabilities	**-**	**13,565**	**-**	**13,565**	**-**	**13,565**	**13,565**

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

39. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (CONTINUED)

Fair value hierarchy (continued)

BANK 31 DECEMBER 2012 RM'000	FAIR VALUE OF FINANCIAL INSTRUMENTS CARRIED AT FAIR VALUE LEVEL 1	 LEVEL 2	 LEVEL 3	 TOTAL	FAIR VALUE OF FINANCIAL INSTRUMENTS NOT CARRIED AT FAIR VALUE LEVEL 3	TOTAL FAIR VALUE	CARRYING AMOUNT
Financial assets							
Financial assets held-for-trading	-	1,610,558	-	1,610,558	-	1,610,558	1,610,558
Derivative financial assets	-	16,736	-	16,736	-	16,736	16,736
Financial assets available-for-sale	-	12,886,409	19,800	12,906,209	11,857	12,918,066	12,918,066
Financial assets held-to-maturity	-	-	-	-	172,852	172,852	178,291
Financing, advances and others	-	-	-	-	19,941,755	19,941,755	19,508,733
Financial liabilities							
Derivative financial liabilities	-	14,339	-	14,339	-	14,339	14,339

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

The following table presents the changes in Level 3 instruments for the financial year ended 31 December 2013 for the Group and the Bank:

	31.12.2013 RM'000	31.12.2012 RM'000
Financial assets available-for-sale		
At 1 January 2013/1 January 2012	**19,800**	18,396
Gain	**-**	1,404
Allowance for impairment	**(9,537)**	-
Settlement	**(5,643)**	-
	4,620	19,800

39. FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES (CONTINUED)

Unobservable inputs used in measuring fair value

The following tables show the valuation techniques used in the determination of fair values within Level 3, as well as the key unobservable inputs used in the valuation models.

(a) Financial instruments carried at fair value

TYPE	VALUATION TECHNIQUE	SIGNIFICANT UNOBSERVABLE INPUTS	INTER-RELATIONSHIP BETWEEN SIGNIFICANT UNOBSERVABLE INPUTS AND FAIR VALUE MEASUREMENT
Financial assets available-for-sale	Valued at cost less impairment	Not applicable	Not applicable

(b) Financial instruments not carried at fair value

The following methods and assumptions are used to estimate the fair values of the following classes of financial instruments:

i. Financial investments held-to-maturity ("HTM")
The fair values of securities that are actively traded are determined by quoted bid prices. For non-actively traded securities, the fair values are valued at cost less impairment or estimated using discounted cash flows analysis. Where discounted cash flows technique is used, the estimated future cash flows are discounted using applicable prevailing market or indicative rates of similar instruments at the reporting date.

ii. Financing and advances
The fair values of variable rate financing are estimated to approximate their carrying values. For fixed rate financing, the fair values are estimated based on expected future cash flows of contractual instalment payments, discounted at applicable and prevailing rates at reporting date offered for similar facilities to new borrowers with similar credit profiles. In respect of impaired financing, the fair values are deemed to approximate the carrying values which are net of impairment allowances.

40. 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Within one year	**44,854**	26,226	**44,600**	26,213
Between one and five years	**123,591**	129,021	**123,519**	129,002
More than five years	**323,942**	343,715	**323,942**	343,715
	492,387	498,962	**492,061**	498,930

Included in the above are lease rentals with the ultimate holding corporation amounting to RM443,181,000 (2012: RM462,502,000)

41. CAPITAL COMMITMENTS

	GROUP AND BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Property and equipment		
Contracted but not provided for in the financial statements	**48,164**	48,816
Approved but not contracted for and provided for in the financial statements	**31,179**	24,468
	79,343	73,284

42. COMMITMENTS AND CONTINGENCIES

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

31 December 2013

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	**319,032**		**319,032**	**312,160**
Assets sold with recourse	**2**		**2**	**2**
Transaction related contingent items	**877,246**		**438,623**	**386,730**
Short term self-liquidating trade related contingencies	**278,297**		**55,659**	**54,695**
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
- not exceeding one year	**1,714**		**343**	**327**
- exceeding one year	**823,818**		**411,909**	**338,294**
Unutilised credit card lines	**991,097**		**198,219**	**148,665**
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	**5,116,604**		**-**	**-**
	8,407,810		**1,423,787**	**1,240,873**
Derivative Financial Instruments				
Foreign exchange related contracts				
- less than one year	**1,381,894**	**8,681**	**18,546**	**10,290**
Profit rate related contracts				
- less than one year	**100,000**	**695**	**250**	**50**
- one year to less than five years	**500,000**	**2,705**	**9,000**	**1,800**
- five years and above	**711,481**	**16,455**	**35,660**	**19,660**
Equity related contracts				
- one year to less than five years	**110,495**	**582**	**8,840**	**4,420**
	2,803,870	**29,118**	**72,296**	**36,220**
Total	**11,211,680**	**29,118**	**1,496,083**	**1,277,093**

42. COMMITMENTS AND CONTINGENCIES (CONTINUED)

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

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

43. CAPITAL ADEQUACY

With effect from 1 January 2013, total capital and capital adequacy ratios of the Bank have been computed based on BNM's Capital Adequacy Framework for Islamic Banks (Capital Components and Risk-Weighted Assets) issued on 28 November 2012. The comparative total capital and capital adequacy ratios are computed in accordance to the approach set out in the prevailing capital framework and are thus not directly comparable to those pertaining to dates from 1 January 2013 onwards. The Bank has adopted the Standardised Approach for Credit Risk and Market Risk and the Basic Indicator Approach for Operational Risk.

The capital adequacy ratios of the Group and the Bank are set out below:

	GROUP		BANK	
	31.12.2013	31.12.2012	31.12.2013	31.12.2012
Common Equity Tier I ("CET I") Capital Ratio	**12.964%**	N/A	**12.876%**	N/A
Total Tier I Capital Ratio	**12.964%**	12.942% *	**12.876%**	12.942% *
Total Capital Ratio	**14.056%**	13.986% *	**13.969%**	13.864% *

* After deducting proposed final dividend declared subsequent to the financial year end.

The components of CET I, Tier I and Tier II capital:

a) CAFIB Basel III capital structure with effect 1 January 2013

	31.12.2013	
	GROUP RM'000	BANK RM'000
Tier I capital		
Paid-up share capital	**2,298,165**	**2,298,165**
Share premium	**52,281**	**52,281**
Retained earnings	**253,822**	**256,389**
Other reserves	**722,567**	**722,539**
Less: Deferred tax assets	**(24,613)**	**(24,613)**
Less: Investment in subsidiaries	**-**	**(28,027)**
Total Common Equity Tier I Capital	**3,302,222**	**3,276,734**
Total Additional Tier I Capital	**-**	**-**
Total Tier I Capital	**3,302,222**	**3,276,734**
Collective assessment allowance ^	**278,155**	**278,115**
Total Tier II Capital	**278,155**	**278,115**
Total Capital	**3,580,377**	**3,554,849**

^ Collective assessment allowance on non-impaired financing subject to maximum of 1.25% of total credit risk-weighted assets.

43. CAPITAL ADEQUACY (CONTINUED)

b) CAFIB Basel II capital structure applicable until 31 December 2012

	31.12.2012	
	GROUP RM'000	BANK RM'000
Tier I capital		
Paid-up share capital	2,265,490	2,265,490
Retained earnings	209,318	205,966
Other reserves	505,651	505,651
Less: Deferred tax assets	(18,455)	(18,629)
Total Tier I Capital	2,962,004	2,958,478
Collective assessment allowance #	257,769	257,769
Total Tier II Capital	257,769	257,769
Total Capital	3,219,773	3,216,247
Less: Investment in subsidiaries	-	(28,027)
Less: Investment in associate company	(22,912)	(22,563)
Capital base	3,196,861	3,165,657

\# Excludes collective assessment allowance on impaired financing restricted from Tier II capital amounting to RM55,565,000.

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

	GROUP		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Credit risk	**22,252,433**	19,369,281	**22,249,166**	19,361,943
Market risk	**761,777**	917,234	**761,777**	917,234
Operational risk	**2,457,803**	2,207,161	**2,437,809**	2,187,160
	25,472,013	22,493,676	**25,448,752**	22,466,337

44. CONTINGENT LIABILITY

On 20 April 2010, Bank Islam Malaysia Berhad ("Bank Islam") referred a dispute in connection with a Services Agreement and a Software Agreement ("Agreements") with a vendor for arbitration. Bank Islam claimed rescission of the Agreements and a refund of the sum paid (to-date of RM19.03 million) and/or damages, compensation/ cost of fund on all sums found to be due to it and an appropriate order as to costs. The vendor filed a counterclaim. The arbitration commenced on 15 February 2012.

On 6 August 2013, Bank Islam was informed that the International Chamber of Commerce ("ICC") had decided in favour of the vendor on issue of liability. The ICC will be dealing with the vendor's counterclaim and determining the damages in the second phase of the arbitration (the date was yet to be determined). However, in November 2013, following from the lengthy arbitration proceedings, the parties have decided to settle their differences amicably on mutually accepted terms.

45. 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 financing, deposits and other transactions and balances with retail customers
- Corporate and Commercial Banking — Includes the Group's corporate finance activities, financing, 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.

31 DECEMBER 2013	CONSUMER BANKING RM'000	CORPORATE AND COMMERCIAL BANKING RM'000	TREASURY DIVISION RM'000	SHAREHOLDERS UNIT RM'000	ELIMINATION RM'000	TOTAL RM'000
Total Revenue	**1,203,901**	**320,326**	**581,866**	**155,381**	**(16,369)**	**2,245,105**
Net fund based income	**705,062**	**275,600**	**48,844**	**151,634**	**(11)**	**1,181,129**
Non-fund based income	**133,351**	**36,333**	**97,818**	**32,530**	**(15,521)**	**284,511**
Net income	**838,413**	**311,933**	**146,662**	**184,164**	**(15,532)**	**1,465,640**
Allowances for impairment	**(82,656)**	**97,665**	**(3,641)**	**-**	**-**	**11,368**
Profit before overheads, zakat & taxation	**755,757**	**409,598**	**143,021**	**184,164**	**(15,532)**	**1,477,008**
Operating expenses						**(799,376)**
						677,632
Share of results of associate company						**(349)**
Profit before zakat & taxation						**677,283**
Segment assets	**18,003,154**	**5,737,793**	**16,842,982**	**60,556**	**(57,689)**	**40,586,796**
Unallocated assets						**2,224,575**
Total assets						**42,811,371**

45. OPERATING SEGMENTS (CONTINUED)

31 DECEMBER 2012	CONSUMER BANKING RM'000	CORPORATE AND COMMERCIAL BANKING RM'000	TREASURY DIVISION RM'000	SHAREHOLDERS UNIT RM'000	ELIMINATION RM'000	TOTAL RM'000
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
Segment assets	14,520,857	4,987,876	15,636,823	90,660	(67,977)	35,168,239
Unallocated assets						2,254,652
Total assets						37,422,891

46. SIGNIFICANT EVENTS DURING THE FINANCIAL YEAR

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.

Liquidators were appointed on 17 December 2013 and the liquidation is in progress.

Investment in Amana Bank Limited, Sri Lanka ("Amana Bank")

The Bank had 20% stake in Amana Bank which provides Shariah compliant banking and related financial services in Sri Lanka. The Central Bank of Sri Lanka has capped foreign ownership to 15% and had given the Bank until 2015 to reduce the Bank's shareholding.

Amana Bank recently issued right issues as part of their capital planning which the Bank did not subscribe to. As a result, the Bank's shareholding in Amana Bank has reduced to 17.79% as at 31 December 2013. The investment in Amana Bank is now classified as part of financial assets available-for-sale.

PILLAR 3 DISCLOSURE

as at 31 December 2013

OVERVIEW

The Pillar 3 Disclosure for financial reporting is introduced under the Bank Negara Malaysia ("BNM")'s Capital Adequacy Framework for Islamic Bank ("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:

(a) Pillar 1 sets minimum regulatory capital to cover credit, market and operational risk;

(b) Pillar 2 aims to ensure that Islamic banking institutions have adequate capital to support their operations at all times;

(c) 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 under 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.

In compliance with the Pillar 3 Guideline, the Pillar 3 report for the Group is being regularly prepared for two periods: 30 June and 31 December. The Group's Pillar 3 report will be made available under the Corporate Info section of the Bank's website at **www.bankislam.com.my**, attached to its annual and the half-yearly financial reports after the notes to the financial statements.

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 was adopted in 2012 and has been fully implemented in 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.

	31.12.2013		31.12.2012	
GROUP	RISK-WEIGHTED ASSETS RM'000	MINIMUM CAPITAL REQUIREMENT AT 8% RM'000	RISK-WEIGHTED ASSETS RM'000	MINIMUM CAPITAL REQUIREMENT AT 8% RM'000
Credit risk	**22,252,433**	**1,780,195**	19,369,281	1,549,542
Market risk	**761,777**	**60,942**	917,234	73,379
Operational risk	**2,457,803**	**196,624**	2,207,161	176,573
Total	**25,472,013**	**2,037,761**	22,493,676	1,799,494

OVERVIEW (CONTINUED)

	31.12.2013		31.12.2012	
BANK	RISK-WEIGHTED ASSETS RM'000	MINIMUM CAPITAL REQUIREMENT AT 8% RM'000	RISK-WEIGHTED ASSETS RM'000	MINIMUM CAPITAL REQUIREMENT AT 8% RM'000
Credit risk	**22,249,166**	**1,779,933**	19,361,943	1,548,955
Market risk	**761,777**	**60,942**	917,234	73,379
Operational risk	**2,437,809**	**195,025**	2,187,160	174,973
Total	**25,448,752**	**2,035,900**	22,466,337	1,797,307

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 within the Group's risk governance.

2. CAPITAL ADEQUACY (CONTINUED)

Capital Management (continued)

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;
- Link and achieve alignment of the business strategy, risk appetite, risk, capital and return dimensions;
- Ensure adequate capital to withstand shocks and stress.

The Group's capital management is guided by the Capital Management Framework, approved by the Board, to ensure management of capital in a consistent and aligned manner across the Group.

The Group's capital management processes comprise:

- Capital Structuring – ensuring that the amount of regulatory and statutory capital available is consistent with the Bank's growth plan, risk appetite, and desired level of capital adequacy. Capital structuring focuses on selecting the appropriate, most cost-effective mix of capital instruments;
- Capital Allocation – ensuring that the capital is employed efficiently across the Bank based on risk-adjusted return on capital;
- Capital Optimisation – seeking an optimal level of capital by facilitating the optimisation of the risk profile of the balance sheet. This will be done through:
  - reshaping of the balance sheet;
  - capital planning, allocation and optimisation; and
  - a sound management of capital buffer.

The Capital Management Framework is also supplemented by the Capital Management Plan to ensure robust monitoring of the Group's capital position and to ensure that the Group (inclusive of subsidiaries) has adequate levels of capital and an optimal capital mix to support the Group's business plans and strategic objectives during the financial year.

The Group Capital Management Plan is updated annually and approved by the Board for implementation at the beginning of each financial year. The capital plan is drawn up to cover at least a three year horizon and takes into account, amongst others, the Group's strategic objectives and business plans, regulatory capital requirements, capital benchmarking against industry, available supply of capital and capital raising options, performance of business sectors based on Risk Adjusted Return on Capital ("RAROC") approach as well as ICAAP and stress testing results.

Internal Capital Adequacy Assessment Process ("ICAAP")

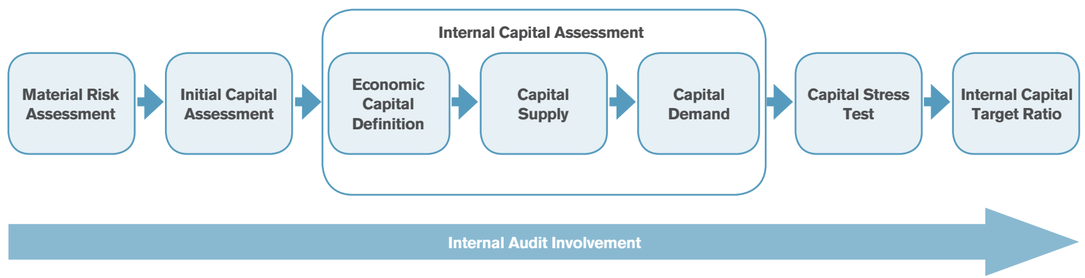
The Group has carried out the internal assessment process on capital as prescribed in the ICAAP to complement its current capital management practices. The ICAAP Framework has been formalised and approved by the Board in May 2013. The Group's ICAAP helps to suggest the minimum internal capital requirement 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 Group's ICAAP is conducted on a consolidated basis covering all the Bank's legal entities as suggested by BNM's ICAAP guideline.

2. CAPITAL ADEQUACY (CONTINUED)

Internal Capital Adequacy Assessment Process ("ICAAP") (continued)

The Group's ICAAP can be summarized as follows:



Capital Adequacy Ratios

The Group is required to comply with the Tier 1 capital ratio and risk-weighted capital adequacy ratio prescribed by BNM. The Group was in compliance with all prescribed capital ratios throughout the period.

The Group's capital adequacy ratios remained strong. The table below shows the composition of the regulatory capital and capital adequacy ratios as of 31 December 2013 determined by the requirements of the CAFIB.

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	
	31.12.2013	31.12.2012	31.12.2013	31.12.2012
Common Equity Tier 1 (CET 1) Capital Ratio	**12.96%**	N/A	**12.88%**	N/A
Tier 1 Capital Ratio	**12.96%**	12.94% *	**12.88%**	12.94% *
Risk-Weighted Capital Ratio	**14.06%**	13.99% *	**13.97%**	13.86% *

* After deducting proposed final dividend declared subsequent to the financial year end.

2. CAPITAL ADEQUACY (CONTINUED)

Capital Adequacy Ratios (continued)

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

CAFIB Basel III capital structure with effect from 1 January 2013

	31.12.2013	
	GROUP RM'000	BANK RM'000
Tier I capital		
Paid-up share capital	**2,298,165**	**2,298,165**
Share premium	**52,281**	**52,281**
Retained earnings	**253,822**	**256,389**
Other reserves	**722,567**	**722,539**
Less: Deferred tax assets	**(24,613)**	**(24,613)**
Less: Investment in subsidiaries	**-**	**(28,027)**
Total Common Equity Tier I Capital	**3,302,222**	**3,276,734**
Total Additional Tier I Capital	**-**	**-**
Total Tier I Capital	**3,302,222**	**3,276,734**
Collective assessment allowance ^	**278,155**	**278,115**
Total Tier II Capital	**278,155**	**278,115**
Total Capital	**3,580,377**	**3,554,849**

^ Collective assessment allowance on non-impaired financing subject to maximum of 1.25% of total credit risk-weighted assets.

2. CAPITAL ADEQUACY (CONTINUED)

Capital Adequacy Ratios (continued)

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

CAFIB Basel II capital structure applicable until 31 December 2012

	31.12.2012	
	GROUP RM'000	BANK RM'000
Tier I capital		
Paid-up share capital	2,265,490	2,265,490
Retained earnings	209,318	205,966
Other reserves	505,651	505,651
Less: Deferred tax assets	(18,455)	(18,629)
Total Tier I Capital	2,962,004	2,958,478
Collective assessment allowance #	257,769	257,769
Total Tier II Capital	257,769	257,769
Total Capital	3,219,773	3,216,247
Less: Investment in subsidiaries	-	(28,027)
Less: Investment in associate company	(22,912)	(22,563)
Capital base	3,196,861	3,165,657

Excludes collective assessment allowance on impaired financing restricted from Tier II capital amounting to RM55,565,000.

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 2013 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	4,808,880	4,808,880	-	-
Public Sector Entities	699,354	699,354	253,647	20,292
Banks, Developments Financial Institutions ("DFIs") and Multilateral Development Banks ("MDBs")	909,903	909,903	188,052	15,044
Corporate	14,816,786	14,705,515	5,660,109	452,809
Regulatory Retail	11,412,447	11,311,373	9,950,827	796,066
Residential Mortgages	6,527,539	6,525,795	3,971,215	317,697
Higher Risk Assets	22,034	22,034	33,050	2,644
Other Assets	2,169,818	2,169,818	334,184	26,735
Defaulted Exposures	418,363	408,829	584,256	46,740
Total for On-Balance Sheet Exposures	41,785,124	41,561,501	20,975,340	1,678,027
Off-Balance Sheet Exposures				
Credit-related Exposures	1,421,531	1,421,531	1,237,498	99,000
Derivative Financial Instruments	72,296	72,296	36,220	2,898
Defaulted Exposures	2,256	2,256	3,375	270
Total for Off-Balance Sheet Exposures	1,496,083	1,496,083	1,277,093	102,168
Total On and Off-Balance Sheet Exposures	43,281,207	43,057,584	22,252,433	1,780,195
	Long Position	Short Position		
Market Risk				
Benchmark Rate Risk	773,841	(913,005)	(139,164)	355,225	28,418
Foreign Exchange Risk	26,300	(403,396)	(377,096)	403,396	32,272
Inventory Risk	-	-	3,156	3,156	252
Total Market Risk	800,141	(1,316,401)	(513,104)	761,777	60,942
Operational Risk				2,457,803	196,624
Total RWA and Capital Requirements				**25,472,013**	**2,037,761**

Note: As at 31 December 2013, 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 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, DFIs and 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	43,115
Foreign Exchange Risk	30,145	(374,350)	(344,205)	374,350	29,948
Inventory Risk			3,944	3,944	316
Total Market Risk	710,951	(1,055,163)	(340,268)	917,234	73,379
Operational Risk				2,207,161	176,573
Total RWA and Capital Requirements				**22,493,676**	**1,799,494**

Note: As at 31 December 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)

(ii) Bank

31 DECEMBER 2013 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	4,808,880	4,808,880	-	-
Public Sector Entities	699,354	699,354	253,647	20,292
Banks, DFIs and MDBs	907,638	907,638	187,599	15,007
Corporate	14,816,786	14,705,515	5,660,109	452,809
Regulatory Retail	11,412,447	11,311,373	9,950,827	796,066
Residential Mortgages	6,527,539	6,525,795	3,971,215	317,697
Higher Risk Assets	22,034	22,034	33,050	2,644
Other Assets	2,169,216	2,169,216	331,370	26,510
Defaulted Exposures	418,363	408,829	584,256	46,740
Total for On-Balance Sheet Exposures	41,782,257	41,558,634	20,972,073	1,677,765
Off-Balance Sheet Exposures				
Credit-related Exposures	1,421,531	1,421,531	1,237,498	99,000
Derivative Financial Instruments	72,296	72,296	36,220	2,898
Defaulted Exposures	2,256	2,256	3,375	270
Total for Off-Balance Sheet Exposures	1,496,083	1,496,083	1,277,093	102,168
Total On and Off-Balance Sheet Exposures	43,278,340	43,054,717	22,249,166	1,779,933

	Long Position	Short Position			
Market Risk					
Benchmark Rate Risk	773,841	(913,005)	(139,164)	355,225	28,418
Foreign Exchange Risk	26,300	(403,396)	(377,096)	403,396	32,272
Inventory Risk	-	-	3,156	3,156	252
Total Market Risk	800,141	(1,316,401)	(513,104)	761,777	60,942
Operational Risk				2,437,809	195,025
Total RWA and Capital Requirements				**25,448,752**	**2,035,900**

Note: As at 31 December 2013, 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: (continued)

(ii) Bank (continued)

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, DFIs and 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	43,115
Foreign Exchange Risk	30,145	(374,350)	(344,205)	374,350	29,948
Inventory Risk	-	-	3,944	3,944	316
Total Market Risk	710,951	(1,055,163)	(340,268)	917,234	73,379
Operational Risk				2,187,160	174,973
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.

3. RISK MANAGEMENT

The Group'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:

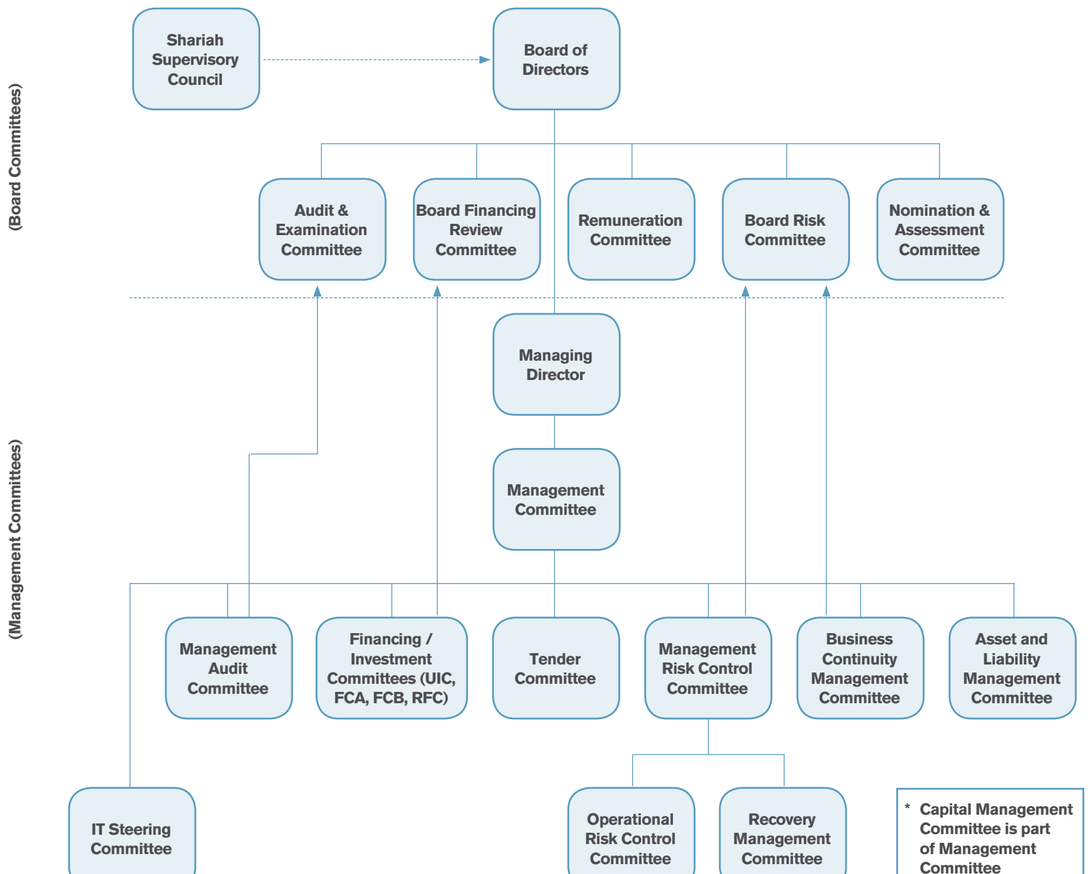
- Inculcate a risk-awareness culture throughout the Group;
- Establish a standard approach and methodology in managing credit, market, liquidity, operational and business risks across the Group;
- Clarify functional structures including objectives, roles and responsibilities;
- Implement and use a risk 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; and
- Ensure that the Group's capital can support current and planned business needs in terms of risk exposures.

Risk Management Functional and Governance Structure

The Group has realigned its risk organisational responsibilities with the objective of ensuring a common view of risks across the Group. As a matter of good business practice and prudence, the Group'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 Group's governance structure:



3. RISK MANAGEMENT (CONTINUED)

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

- Recognises that it has to manage risks effectively to achieve its business targets;
- 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 Group has established a Risk Appetite Framework that forms an integral part of the Group's strategy and business plans. Risk appetite is an expression of the maximum level of risk that the Group is prepared to accept in support of a stated strategy, impacting all businesses from a credit, market and operational risk viewpoint.

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 include: Default Risk, Counterparty Risk, Pre-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 credit profile of the credit portfolios and recommends necessary actions to ensure that the credit risk remains within established risk tolerance levels.

The Group's credit risk management governance includes the establishment of comprehensive credit risk policies, guidelines and procedures which document the Group'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 Division ("RMD"), i.e. Credit Analysis and Credit Risk Control and two departments outside of the RMD domain, namely, Credit Administration and Credit Recovery. The combined objectives are, amongst others:

- To build a high quality credit portfolio in line with the Group'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 Group 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.

4. CREDIT RISK (CONTINUED)

Management of Credit Risk (continued)

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 Standardized 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Neither past due nor impaired	**23,527,458**	19,246,183	**23,527,458**	19,247,117
Past due but not impaired	**429,760**	393,229	**429,760**	393,229
Impaired	**285,302**	308,709	**285,302**	308,709
	24,242,520	19,948,121	**24,242,520**	19,949,055
Gross impaired financing as a percentage of gross financing and advances	**1.18%**	1.55%	**1.18%**	1.55%

(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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Excellent to good	**18,909,824**	15,185,608	**18,909,824**	15,186,542
Satisfactory	**4,249,300**	3,722,405	**4,249,300**	3,722,405
Fair	**368,334**	338,170	**368,334**	338,170
	23,527,458	19,246,183	**23,527,458**	19,247,117

4. CREDIT RISK (CONTINUED)

4.1 Credit Quality of Gross Financing and Advances (continued)

(a) Neither Past Due Nor Impaired (continued)

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	
	31.12.2013 RM'000	31.12.2012 RM'000
By ageing		
Month-in-arrears 1	**294,267**	268,737
Month-in-arrears 2	**135,493**	124,492
	429,760	393,229

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	
	31.12.2013 RM'000	31.12.2012 RM'000
Primary agriculture	**2,543**	1,014
Manufacturing (including agro-based)	**21,158**	1,506
Wholesale & retail trade, and hotels & restaurants	**6,526**	3,353
Construction	**20,206**	5,274
Real estate	**24,660**	77
Transport, storage and communications	**271**	2,165
Finance, insurance and business activities	**5,854**	1,077
Education, health and others	**2,613**	25,113
Household sectors	**345,610**	353,590
Other sectors	**319**	60
	429,760	393,229

(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 where 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 have 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 financings 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	
	31.12.2013 RM'000	31.12.2012 RM'000
Individually assessed	**162,492**	144,674
of which:-		
Month-in-arrears 0	**74,049**	48,644
Month-in-arrears 1	**4,322**	2,123
Month-in-arrears 2	**1,295**	18,991
Month-in-arrears 3 and above	**82,826**	74,916
Collectively assessed	**122,810**	164,035
	285,302	308,709

		INDIVIDUAL ASSESSMENT ALLOWANCE					
31 DECEMBER 2013 RM'000	IMPAIRED FINANCING AT 31.12.2013	INDIVIDUAL ASSESSMENT AS AT 1.01.2013	NET CHARGE FOR THE FINANCIAL YEAR	AMOUNTS WRITTEN OFF/OTHER MOVEMENTS	INDIVIDUAL ASSESSMENT AS AT 31.12.2013	COLLECTIVE ASSESSMENT ALLOWANCE AT 31.12.2013	TOTAL IMPAIRMENT ALLOWANCES FOR FINANCING AT 31.12.2013
Primary Agriculture	**-**	**-**	**-**	**-**	**-**	**4,245**	**4,245**
Mining and quarrying	**-**	**-**	**-**	**-**	**-**	**76**	**76**
Manufacturing (including agro-based)	**32,302**	**43,835**	**2,271**	**(16,926)**	**29,180**	**19,700**	**48,880**
Electricity, gas and water	**108**	**-**	**-**	**-**	**-**	**7,732**	**7,732**
Wholesale & retail trade and restaurants & hotels	**15,525**	**7,421**	**(156)**	**(1,053)**	**6,212**	**29,527**	**35,739**
Construction	**21,601**	**70,161**	**442**	**(51,922)**	**18,681**	**27,179**	**45,860**
Real estate	**-**	**-**	**-**	**-**	**-**	**8,963**	**8,963**
Transport, storage and communication	**33,117**	**-**	**30,725**	**-**	**30,725**	**7,733**	**38,458**
Finance, insurance and business services	**61,393**	**4,551**	**46,039**	**7**	**50,597**	**20,527**	**71,124**
Education, health and others	**-**	**-**	**-**	**-**	**-**	**11,460**	**11,460**
Household sectors	**121,226**	**1,020**	**(218)**	**-**	**802**	**228,078**	**228,880**
Other Sectors	**30**	**-**	**-**	**-**	**-**	**155**	**155**
Total	**285,302**	**126,988**	**79,103**	**(69,894)**	**136,197**	**365,375**	**501,572**

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: (continued)

		INDIVIDUAL ASSESSMENT ALLOWANCE					
31 DECEMBER 2012 RM'000	IMPAIRED FINANCING AT 31.12.2012	INDIVIDUAL ASSESSMENT AS AT 1.01.2012	NET CHARGE FOR THE FINANCIAL YEAR	AMOUNTS WRITTEN OFF/OTHER MOVEMENTS	INDIVIDUAL ASSESSMENT AS AT 31.12.2012	COLLECTIVE ASSESSMENT ALLOWANCE AT 31.12.2012	TOTAL IMPAIRMENT ALLOWANCES FOR FINANCING AT 31.12.2012
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	(5,622)	43,835	28,802	72,637
Electricity, gas and water	160	-	-	-	-	2,007	2,007
Wholesale & retail trade and restaurants & hotels	17,422	8,798	2,629	(4,006)	7,421	27,413	34,834
Construction	74,341	31,441	46,770	(8,050)	70,161	27,800	97,961
Real estate	-	1,325	-	(1,325)	-	10,123	10,123
Transport, storage and communication	722	-	-	-	-	5,455	5,455
Finance, insurance and business services	10,078	12,780	4,551	(12,780)	4,551	22,101	26,652
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)

(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 2013					
Central Region	**10,699,889**	**194,827**	**129,930**	**66,503**	**190,678**
Eastern Region	**4,455,488**	**65,001**	**28,106**	**3,032**	**47,916**
Northern Region	**3,928,233**	**73,732**	**52,873**	**21,335**	**55,185**
Southern Region	**3,191,397**	**50,216**	**13,702**	**-**	**33,715**
East Malaysia Region	**1,967,513**	**45,984**	**60,691**	**45,327**	**37,881**
Grand Total	**24,242,520**	**429,760**	**285,302**	**136,197**	**365,375**
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

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures

(a) Geographic distribution of credit exposures

(i) Group

31 DECEMBER 2013 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	**4,808,880**	**-**	**-**	**-**	**-**	**4,808,880**
Public Sector Entities	**490,022**	**112,481**	**28,891**	**67,839**	**121**	**699,354**
Banks, DFIs and MDBs	**903,903**	**-**	**-**	**-**	**6,000**	**909,903**
Corporate	**13,120,240**	**490,459**	**530,971**	**220,152**	**434,292**	**14,796,114**
Regulatory Retail	**4,082,044**	**2,653,793**	**1,981,086**	**1,816,313**	**1,079,702**	**11,612,938**
Residential Mortgages	**2,710,656**	**1,197,203**	**1,358,151**	**1,088,249**	**410,016**	**6,764,275**
Higher Risk Assets	**7,541**	**3,957**	**6,724**	**1,115**	**4,505**	**23,842**
Other Assets	**2,169,467**	**-**	**-**	**-**	**351**	**2,169,818**
Total for On-Balance Sheet Exposures	**28,292,753**	**4,457,893**	**3,905,823**	**3,193,668**	**1,934,987**	**41,785,124**
Off-Balance Sheet Exposures						
Credit-related Exposures	**1,413,954**	**-**	**-**	**-**	**9,833**	**1,423,787**
Derivative Financial Instruments	**72,296**	**-**	**-**	**-**	**-**	**72,296**
Total for Off-Balance Sheet Exposures	**1,486,250**	**-**	**-**	**-**	**9,833**	**1,496,083**
Total On and Off-Balance Sheet Exposures	**29,779,003**	**4,457,893**	**3,905,823**	**3,193,668**	**1,944,820**	**43,281,207**

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures (continued)

(a) Geographic distribution of credit exposures (continued)

(i) Group (continued)

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, DFIs and MDBs	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)

(ii) Bank

31 DECEMBER 2013 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	**4,808,880**	**-**	**-**	**-**	**-**	**4,808,880**
Public Sector Entities	**490,022**	**112,481**	**28,891**	**67,839**	**121**	**699,354**
Banks, DFIs and MDBs	**901,638**	**-**	**-**	**-**	**6,000**	**907,638**
Corporate	**13,120,240**	**490,459**	**530,971**	**220,152**	**434,292**	**14,796,114**
Regulatory Retail	**4,082,044**	**2,653,793**	**1,981,086**	**1,816,313**	**1,079,702**	**11,612,938**
Residential Mortgages	**2,710,656**	**1,197,203**	**1,358,151**	**1,088,249**	**410,016**	**6,764,275**
Higher Risk Assets	**7,541**	**3,957**	**6,724**	**1,115**	**4,505**	**23,842**
Other Assets	**2,168,865**	**-**	**-**	**-**	**351**	**2,169,216**
Total for On-Balance Sheet Exposures	**28,289,886**	**4,457,893**	**3,905,823**	**3,193,668**	**1,934,987**	**41,782,257**
Off-Balance Sheet Exposures						
Credit-related Exposures	**1,413,954**	**-**	**-**	**-**	**9,833**	**1,423,787**
Derivative Financial Instruments	**72,296**	**-**	**-**	**-**	**-**	**72,296**
Total for Off-Balance Sheet Exposures	**1,486,250**	**-**	**-**	**-**	**9,833**	**1,496,083**
Total On and Off-Balance Sheet Exposures	**29,776,136**	**4,457,893**	**3,905,823**	**3,193,668**	**1,944,820**	**43,278,340**

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures (continued)

(a) Geographic distribution of credit exposures (continued)

(ii) Bank (continued)

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, DFIs and MDBs	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)

(b) Distribution of credit exposures by sector

(i) Group

31 DECEMBER 2013 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	-	-	-	-	-	-	-	-	4,808,880	-	-	-	4,808,880
Public Sector Entities	664	-	-	-	-	430	60,201	244,276	254,414	139,238	131	-	699,354
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	867,937	-	-	41,966	909,903
Corporate	338,728	6,685	840,973	4,425,104	640,166	2,831,299	765,902	1,782,560	2,992,449	107,733	54,462	10,053	14,796,114
Regulatory Retail	10,767	1,429	44,946	3,550	79,064	69,735	17,258	18,031	49,392	26,018	11,292,589	159	11,612,938
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	6,764,275	-	6,764,275
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	23,842	-	23,842
Other Assets	-	-	-	-	-	-	-	-	-	-	-	2,169,818	2,169,818
Total for On-Balance Sheet Exposures	350,159	8,114	885,919	4,428,654	719,230	2,901,464	843,361	2,044,867	8,973,072	272,989	18,135,299	2,221,996	41,785,124
Off-Balance Sheet Exposures													
Credit-related Exposures	58,540	31,153	43,775	172,706	123,971	203,675	51,617	44,081	122,178	61,853	495,843	14,395	1,423,787
Derivative Financial Instruments	-	-	2,490	-	650	9	15,660	-	2,172	3,124	-	48,191	72,296
Total for Off-Balance Sheet Exposures	58,540	31,153	46,265	172,706	124,621	203,684	67,277	44,081	124,350	64,977	495,843	62,586	1,496,083
Total On and Off-Balance Sheet Exposures	408,699	39,267	932,184	4,601,360	843,851	3,105,148	910,638	2,088,948	9,097,422	337,966	18,631,142	2,284,582	43,281,207

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures (continued)

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

(i) Group (continued)

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	6,714	-	-	-	-	442	-	120,980	301,348	148,903	531	-	578,918
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	2,538,542	-	-	162,053	2,700,595
Corporate	313,192	5,304	1,026,597	4,178,090	596,617	2,428,022	762,458	1,561,194	2,014,249	74,482	53,997	43,506	13,057,708
Regulatory Retail	10,893	-	38,303	4,823	58,667	54,871	16,823	14,470	49,178	21,934	9,307,527	985	9,578,474
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	5,246,408	187	5,246,595
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	13,213	-	13,213
Other Assets	-	-	-	-	-	-	-	-	-	-	-	2,033,898	2,033,898
Total for On-Balance Sheet Exposures	330,799	5,304	1,064,900	4,182,913	655,284	2,483,335	779,281	1,696,644	7,672,284	245,319	14,621,676	2,240,629	35,978,368
Off-Balance Sheet Exposures													
Credit-related Exposures	46,777	100,345	69,183	180,224	100,218	204,234	53,122	207,774	212,865	72,564	340,977	18,582	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	47,399	100,345	71,021	180,224	101,146	204,244	71,584	207,774	212,915	72,824	340,977	70,492	1,680,945
Total On and Off-Balance Sheet Exposures	378,198	105,649	1,135,921	4,363,137	756,430	2,687,579	850,865	1,904,418	7,885,199	318,143	14,962,653	2,311,121	37,659,313

Note: Distribution of credit exposures by sector as at 31 December 2012 were revised due to the reclassification of exposures under Other Sectors.

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures (continued)

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

(ii) Bank

31 DECEMBER 2013 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	-	-	-	-	-	-	-	-	4,808,880	-	-	-	4,808,880
Public Sector Entities	664	-	-	-	-	430	60,201	244,276	254,414	139,238	131	-	699,354
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	867,937	-	-	39,701	907,638
Corporate	338,728	6,685	840,973	4,425,104	640,166	2,831,299	765,902	1,782,560	2,992,449	107,733	54,462	10,053	14,796,114
Regulatory Retail	10,767	1,429	44,946	3,550	79,064	69,735	17,258	18,031	49,392	26,018	11,292,589	159	11,612,938
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	6,764,275	-	6,764,275
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	23,842	-	23,842
Other Assets	-	-	-	-	-	-	-	-	-	-	-	2,169,216	2,169,216
Total for On-Balance Sheet Exposures	350,159	8,114	885,919	4,428,654	719,230	2,901,464	843,361	2,044,867	8,973,072	272,989	18,135,299	2,219,129	41,782,257
Off-Balance Sheet Exposures													
Credit-related Exposures	58,540	31,153	43,775	172,706	123,971	203,675	51,617	44,081	122,178	61,853	495,843	14,395	1,423,787
Derivative Financial Instruments	-	-	2,490	-	650	9	15,660	-	2,172	3,124	-	48,191	72,296
Total for Off-Balance Sheet Exposures	58,540	31,153	46,265	172,706	124,621	203,684	67,277	44,081	124,350	64,977	495,843	62,586	1,496,083
Total On and Off-Balance Sheet Exposures	408,699	39,267	932,184	4,601,360	843,851	3,105,148	910,638	2,088,948	9,097,422	337,966	18,631,142	2,281,715	43,278,340

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures (continued)

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

(ii) Bank (continued)

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	6,714	-	-	-	-	442	-	120,980	301,348	148,903	531	-	578,918
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	2,538,542	-	-	161,587	2,700,129
Corporate	313,192	5,304	1,026,597	4,178,090	596,617	2,428,022	762,458	1,561,194	2,014,249	74,482	53,997	43,506	13,057,708
Regulatory Retail	10,893	-	38,303	4,823	58,667	54,871	16,823	14,470	49,178	21,934	9,307,527	985	9,578,474
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	5,246,408	187	5,246,595
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	13,213	-	13,213
Other Assets	-	-	-	-	-	-	-	-	-	-	-	2,034,404	2,034,404
Total for On-Balance Sheet Exposures	330,799	5,304	1,064,900	4,182,913	655,284	2,483,335	779,281	1,696,644	7,672,284	245,319	14,621,676	2,240,669	35,978,408
Off-Balance Sheet Exposures													
Credit-related Exposures	46,777	100,345	69,183	180,224	100,218	204,234	53,122	207,774	212,865	72,564	340,977	18,582	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	47,399	100,345	71,021	180,224	101,146	204,244	71,584	207,774	212,915	72,824	340,977	70,492	1,680,945
Total On and Off-Balance Sheet Exposures	378,198	105,649	1,135,921	4,363,137	756,430	2,687,579	850,865	1,904,418	7,885,199	318,143	14,962,653	2,311,161	37,659,353

Note: Distribution of credit exposures by sector as at 31 December 2012 were revised due to the reclassification of exposures under Other Sectors.

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures (continued)

(c) Residual contractual maturity breakdown

(i) Group

31 DECEMBER 2013 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	**3,532,342**	**396,055**	**880,483**	**4,808,880**
Public Sector Entities	**29,739**	**412,234**	**257,381**	**699,354**
Banks, DFIs and MDBs	**720,653**	**158,083**	**31,167**	**909,903**
Corporate	**4,144,424**	**5,588,149**	**5,063,541**	**14,796,114**
Regulatory Retail	**128,278**	**1,703,421**	**9,781,239**	**11,612,938**
Residential Mortgages	**3,758**	**86,446**	**6,674,071**	**6,764,275**
Higher Risk Assets	**90**	**553**	**23,199**	**23,842**
Other Assets	**1,783,236**	**-**	**386,582**	**2,169,818**
Total for On-Balance Sheet Exposures	**10,342,520**	**8,344,941**	**23,097,663**	**41,785,124**
Off-Balance Sheet Exposures				
Credit-related Exposures	**569,098**	**451,385**	**403,304**	**1,423,787**
Derivative Financial Instruments	**18,796**	**17,840**	**35,660**	**72,296**
Total for Off-Balance Sheet Exposures	**587,894**	**469,225**	**438,964**	**1,496,083**
Total On and Off-Balance Sheet Exposures	**10,930,414**	**8,814,166**	**23,536,627**	**43,281,207**

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures (continued)

(c) Residual contractual maturity breakdown (continued)

(i) Group (continued)

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, DFIs and MDBs	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)

(ii) Bank

31 DECEMBER 2013 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	**3,532,342**	**396,055**	**880,483**	**4,808,880**
Public Sector Entities	**29,739**	**412,234**	**257,381**	**699,354**
Banks, DFIs and MDBs	**718,388**	**158,083**	**31,167**	**907,638**
Corporate	**4,144,424**	**5,588,149**	**5,063,541**	**14,796,114**
Regulatory Retail	**128,278**	**1,703,421**	**9,781,239**	**11,612,938**
Residential Mortgages	**3,758**	**86,446**	**6,674,071**	**6,764,275**
Higher Risk Assets	**90**	**553**	**23,199**	**23,842**
Other Assets	**1,782,634**	**-**	**386,582**	**2,169,216**
Total for On-Balance Sheet Exposures	**10,339,653**	**8,344,941**	**23,097,663**	**41,782,257**
Off-Balance Sheet Exposures				
Credit-related Exposures	**569,098**	**451,385**	**403,304**	**1,423,787**
Derivative Financial Instruments	**18,796**	**17,840**	**35,660**	**72,296**
Total for Off-Balance Sheet Exposures	**587,894**	**469,225**	**438,964**	**1,496,083**
Total On and Off-Balance Sheet Exposures	**10,927,547**	**8,814,166**	**23,536,627**	**43,278,340**

4. CREDIT RISK (CONTINUED)

4.2 Gross Credit Exposures (continued)

(c) Residual contractual maturity breakdown (continued)

(ii) Bank (continued)

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, DFIs and MDBs	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

4.3 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

4. CREDIT RISK (CONTINUED)

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

Unrated and Rated Counterparties

As a general rule, the rating specific to the credit exposure is used, i.e. the issue rating. Where 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.

Where 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 summaries risk-weights assigned to Corporates based on either the issue or issuer ratings assigned.

RISK-WEIGHT	20%	50%	100%	150%	100%
RATING AGENCY			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

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

(i) As at 31 December 2013

	EXPOSURES AFTER NETTING & CREDIT RISK MITIGATION (CRM)									
RISK WEIGHTS	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	TOTAL EXPOSURES AFTER NETTING & CRM RM'000	TOTAL RISK WEIGHTED ASSET RM'000
0%	4,808,880	283,057	-	3,948,784	16,830	-	-	1,835,634	10,893,185	-
20%	-	202,493	930,442	5,978,514	12,717	16,171	-	-	7,140,337	1,428,067
35%	-	-	-	-	-	2,013,232	-	-	2,013,232	704,631
50%	-	1,311	21,725	636,514	244,881	1,195,067	-	-	2,099,498	1,049,749
75%	-	-	-	312,198	5,127,165	2,803,256	-	-	8,242,619	6,181,964
100%	-	216,354	2,120	4,751,496	6,161,950	763,446	-	334,729	12,230,095	12,230,095
150%	-	-	-	26,022	149,173	221,303	42,120	-	438,618	657,927
Total Exposures	4,808,880	703,215	954,287	15,653,528	11,712,716	7,012,475	42,120	2,170,363	43,057,584	22,252,433
RWA by Exposures	-	257,508	199,071	6,538,637	10,356,067	4,503,241	63,180	334,729	22,252,433	
Average Risk Weight	0.0%	36.6%	20.9%	41.8%	88.4%	64.2%	150.0%	15.4%	51.7%	
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 Group: (continued)

(ii) As at 31 December 2012

EXPOSURES AFTER NETTING & CREDIT RISK MITIGATION (CRM)

RISK WEIGHTS	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	TOTAL EXPOSURES AFTER NETTING & CRM RM'000	TOTAL RISK WEIGHTED ASSET 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										

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 2013

EXPOSURES AFTER NETTING & CREDIT RISK MITIGATION (CRM)

RISK WEIGHTS	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	TOTAL EXPOSURES AFTER NETTING & CRM RM'000	TOTAL RISK WEIGHTED ASSET RM'000
0%	**4,808,880**	**283,057**	**-**	**3,948,784**	**16,830**	**-**	**-**	**1,837,846**	**10,895,397**	**-**
20%	**-**	**202,493**	**928,177**	**5,978,514**	**12,717**	**16,171**	**-**	**-**	**7,138,072**	**1,427,614**
35%	**-**	**-**	**-**	**-**	**-**	**2,013,232**	**-**	**-**	**2,013,232**	**704,631**
50%	**-**	**1,311**	**21,725**	**636,514**	**244,881**	**1,195,067**	**-**	**-**	**2,099,498**	**1,049,749**
75%	**-**	**-**	**-**	**312,198**	**5,127,165**	**2,803,256**	**-**	**-**	**8,242,619**	**6,181,964**
100%	**-**	**216,354**	**2,120**	**4,751,496**	**6,161,950**	**763,446**	**-**	**331,915**	**12,227,281**	**12,227,281**
150%	**-**	**-**	**-**	**26,022**	**149,173**	**221,303**	**42,120**	**-**	**438,618**	**657,927**
Total Exposures	**4,808,880**	**703,215**	**952,022**	**15,653,528**	**11,712,716**	**7,012,475**	**42,120**	**2,169,761**	**43,054,717**	**22,249,166**
RWA by Exposures	**-**	**257,508**	**198,618**	**6,538,637**	**10,356,067**	**4,503,241**	**63,180**	**331,915**	**22,249,166**	
Average Risk Weight	**0.0%**	**36.6%**	**20.9%**	**41.8%**	**88.4%**	**64.2%**	**150.0%**	**15.3%**	**51.7%**	
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: (continued)

(ii) As at 31 December 2012

	EXPOSURES AFTER NETTING & CREDIT RISK MITIGATION (CRM)									
RISK WEIGHTS	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	TOTAL EXPOSURES AFTER NETTING & CRM RM'000	TOTAL RISK WEIGHTED ASSET 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%	150.0%	19.3%	51.7%	
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

	RATINGS OF CORPORATE BY APPROVED ECAIS				
	MOODYS	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
EXPOSURE CLASS RM'000	MARC	AAA TO AA-	A+ TO A-	BBB+ TO BB-	B+ TO D	UNRATED
31 December 2013						
On and Off Balance-Sheet Credit Exposures						
Public Sector Entities		-	-	-	-	-
Insurance Cos, Securities Firms & Fund Manager		-	-	-	-	-
Corporate		5,331,015	97,025	86,814	75	10,138,600
Total		**5,331,015**	**97,025**	**86,814**	**75**	**10,138,600**
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

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

	SHORT TERM RATINGS OF BANKING INSTITUTIONS AND CORPORATES BY APPROVED ECAIS					
	MOODYS	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
EXPOSURE CLASS	MARC	MARC-1	MARC-2	MARC-3	MARC-4	UNRATED
RM'000						
31 December 2013						
On and Off Balance-Sheet Credit Exposures						
Public Sector Entities		-	-	-	-	-
Insurance Cos, Securities Firms & Fund Manager		-	-	-	-	-
Corporate		-	-	-	-	-
Banks, MDBs, and DFIs		-	-	-	-	-
Total		-	-	-	-	-
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)

c) Ratings of Banking Institutions by Approved ECAIs

	RATINGS OF BANKING INSTITUTIONS BY APPROVED ECAIS						
	MOODYS	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
EXPOSURE CLASS	MARC	AAA TO AA-	A+ TO A-	BBB+ TO BBB-	BB+ TO B-	C+ TO D	UNRATED
RM'000							
31 December 2013							
On and Off Balance-Sheet Credit Exposures							
Banks, MDBs, and DFIs		**834,306**	**50,106**	**34**	**-**	**-**	**67,575**
Total		**834,306**	**50,106**	**34**	**-**	**-**	**67,575**
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

4.5 Credit Risk Mitigation (CRM)

As a first way out, the assessment of credit when granting a financing facility is based on a 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 determine 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 risks 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

4. CREDIT RISK (CONTINUED)

4.5 Credit Risk Mitigation (CRM) (continued)

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 in requiring standard terms and conditions or specifically agreed upon documentation to ensure the legal enforceability of the credit risk mitigants.

Disclosure of Credit Risk Mitigation (CRM):

31 DECEMBER 2013 EXPOSURE CLASS	EXPOSURES BEFORE CRM RM'000	EXPOSURES COVERED BY GUARANTEES RM'000	EXPOSURES COVERED BY ELIGIBLE FINANCIAL AND NON-FINANCIAL COLLATERAL RM'000
On-Balance Sheet Exposures			
Sovereign/Central Banks	**4,808,880**	**-**	**-**
Public Sector Entities	**699,354**	**-**	**-**
Banks, DFIs and MDBs	**907,638**	**-**	**-**
Corporates	**14,816,786**	**348,019**	**240,106**
Regulatory Retail	**11,412,447**	**27,295**	**122,106**
Residential Mortgages	**6,527,539**	**13,809**	**18,411**
Higher Risk Assets	**22,034**	**-**	**-**
Other Assets	**2,169,216**	**-**	**-**
Defaulted Exposures	**418,363**	**8,027**	**15,496**
Total for On-Balance Sheet Exposures	**41,782,257**	**397,150**	**396,119**
Off-Balance Sheet Exposures			
Credit-related Exposures	**1,421,531**	**5,796**	**2,734**
Derivative Financial Instruments	**72,296**	**-**	**-**
Defaulted Exposures	**2,256**	**-**	**-**
Total for Off-Balance Sheet Exposures	**1,496,083**	**5,796**	**2,734**
Total On and Off-Balance Sheet Exposures	**43,278,340**	**402,946**	**398,853**

4. CREDIT RISK (CONTINUED)

4.5 Credit Risk Mitigation (CRM) (continued)

Disclosure of Credit Risk Mitigation (CRM): (continued)

31 DECEMBER 2012 EXPOSURE CLASS	EXPOSURES BEFORE CRM RM'000	EXPOSURES COVERED BY GUARANTEES RM'000	EXPOSURES COVERED BY ELIGIBLE 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	2,700,129	-	-
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	2,034,404		
Defaulted Exposures	431,660	9,853	5,517
Total for On-Balance Sheet Exposures	35,978,408	365,563	314,734
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	37,659,353	365,634	315,223

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

(i) As at 31 December 2013

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	**319,032**		**319,032**	**312,160**
Assets sold with recourse	**2**		**2**	**2**
Transaction related contingent items	**877,246**		**438,623**	**386,730**
Short term self-liquidating trade related contingencies	**278,297**		**55,659**	**54,695**
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
- not exceeding one year	**1,714**		**343**	**327**
- exceeding one year	**823,818**		**411,909**	**338,294**
Unutilised credit card lines	**991,097**		**198,219**	**148,665**
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	**5,116,604**		**-**	**-**
	8,407,810		**1,423,787**	**1,240,873**
Derivative Financial Instruments				
Foreign exchange related contracts				
- less than one year	**1,381,894**	**8,681**	**18,546**	**10,290**
Profit rate related contracts				
- less than one year	**100,000**	**695**	**250**	**50**
- one year to less than five years	**500,000**	**2,705**	**9,000**	**1,800**
- five years and above	**711,481**	**16,455**	**35,660**	**19,660**
Equity related contracts				
- one year to less than five years	**110,495**	**582**	**8,840**	**4,420**
	2,803,870	**29,118**	**72,296**	**36,220**
Total	**11,211,680**	**29,118**	**1,496,083**	**1,277,093**

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

(ii) 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

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 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.

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.

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 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 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.

	2013		2012	
	-100BPS	+100BPS	-100BPS	+100BPS
	INCREASE/(DECREASE)			
	RM MILLION	RM MILLION	RM MILLION	RM MILLION
Bank				
Impact on EaR	**(38.68)**	**38.68**	(54.20)	54.20
Impact on EVE	**(214.26)**	**214.26**	(232.16)	232.16

Note: EVE and EaR as at 31 December 2012 were revised due to the new EVE behavioural assumption that was approved by ALCO in July 2013.

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"). The 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 model 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:

		1.1.2013 TO 31.12.2013		
	AS AT 31.12.2013 RM MILLION	AVERAGE RM MILLION	HIGH RM MILLION	LOW RM MILLION
Profit Rate Risk	**1.48**	**1.64**	**3.33**	**0.43**
Foreign exchange risk	**0.78**	**0.26**	**1.06**	**0.01**
Overall	**2.26**	**1.90**	**3.64**	**0.55**

		1.1.2012 TO 31.12.2012		
	AS AT 31.12.2012 RM MILLION	AVERAGE RM MILLION	HIGH RM MILLION	LOW 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

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.

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
Assuming 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"):

	2013		2012	
	-1% DEPRECIATION RM'000	+1% APPRECIATION RM'000	-1% DEPRECIATION RM'000	+1% APPRECIATION RM'000
Group and Bank				
US Dollar	**8,604**	**(8,604)**	1,762	(1,762)
Euro	**6,306**	**(6,306)**	55	(55)
Others	**(148)**	**148**	(181)	181

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.

6. MARKET RISK (CONTINUED)

Liquidity and Funding Risk (continued)
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 include:

- 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;
- Maintaining liabilities of appropriate term relative to the asset base;
- Maintaining a diverse range of funding sources with adequate back-up facilities;
- Monitoring depositor concentration in order to avoid undue reliance on large individual depositors and ensure a satisfactory overall funding mix; and
- Managing the maturities and diversifying 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.

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. Another control to ensure that liquidity and funding risk exposures remain within tolerable levels includes stress testing. A final 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.

6. MARKET RISK (CONTINUED)

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 mudarib'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) 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 a Profit Equalisation Reserve to manage its DCR.

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 the 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 programme 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 Division 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 programme as well as conducting training through ongoing awareness creation.

7. OPERATIONAL RISK (CONTINUED)

Management of Operational Risk (continued)

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 programme.

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**
• 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.	• To identify and assess operational risks by Risk Owners; • The tool creates ownership & increases operational risk awareness.	• End to end review of critical banking activities to identify potential risks and ensure appropriate controls are in place and are effective.	• Centralized 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.

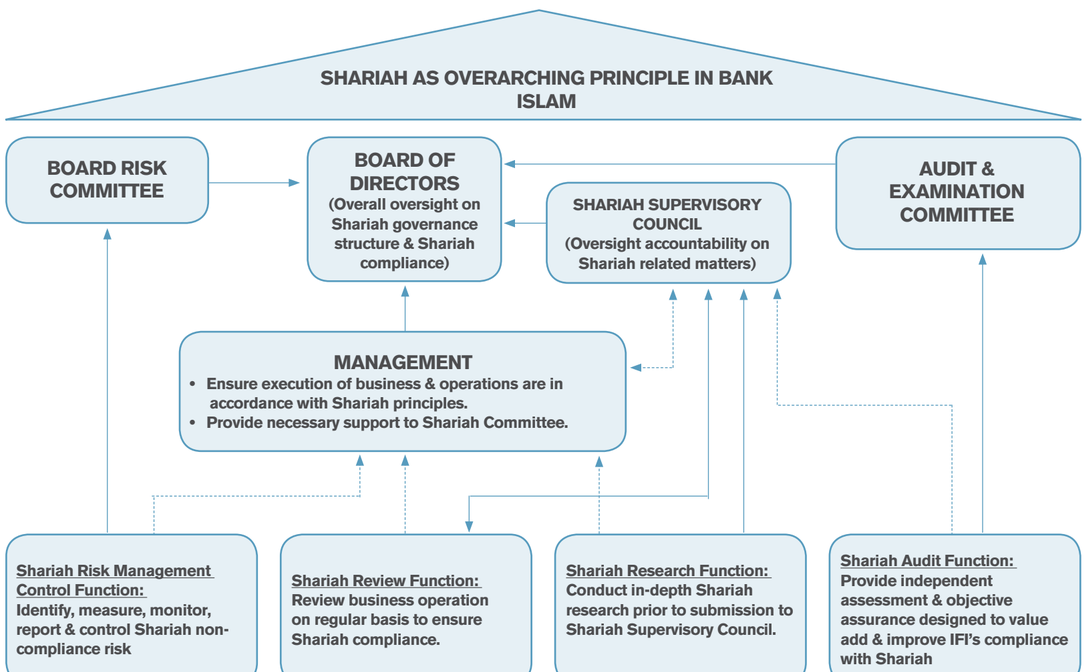
As part of the risk transfer strategy, the Bank obtains 3rd party takaful coverage to cover for the Bank's high impact loss events.

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

Capital Treatment for Operational Risk
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 its business operations and activities are in compliance with Shariah rules and principles, provisions of the Islamic Financial Services Act (IFSA) 2013, 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 Non-Compliance Events
A Shariah non-compliance (SNC) event shall arise from the Bank's failure to comply with the Shariah rules and principles determined by the relevant Shariah regulatory councils.

In the year 2013, the Bank has established its internal framework of SNC reporting pursuant to the mechanism set out by BNM through its circular on SNC Reporting. This framework enables the Bank to comply with the section 28(3) of the IFSA 2013 which requires any actual SNC event to be immediately reported to BNM. By virtue of the requirement, the Bank is also obliged to report potential SNC events as well as in the event the Bank has no SNC event to BNM on monthly basis.

Throughout 2013, there have been no SNC events due to failure of aqad execution which resulted in de-recognition of the Bank's income. The Bank, from time to time, makes efforts to prevent similar breaches occurred in the previous years from recurring such as tightening controls in terms of contracts sequence as well as revising the process flow of product execution to serve as control in complying with Shariah requirements.

Non-Shariah Compliant Income

31 December 2013	31 December 2012
RM50,713.42	RM567.20

The above amount consists of interest received by the Bank, rental purification and income from Shariah non-compliant merchants of credit card business. The 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 2013 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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LAPORAN PARA PENGARAH
bagi tahun kewangan berakhir 31 Disember 2013

Para Pengarah dengan sukacita menyerahkan laporan mereka dan penyata kewangan diaudit bagi Kumpulan dan Bank bagi tahun kewangan berakhir 31 Disember 2013.

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	677,283	683,018
Perbelanjaan zakat dan cukai	(191,557)	(191,373)
Keuntungan bagi tahun	485,726	491,645

DIVIDEN

Jumlah dividen yang dibayar oleh Bank sejak 31 Disember 2012 adalah seperti berikut:

	RM'000
Bagi tempoh kewangan berakhir 31 Disember 2012:	
Dividen akhir kira-kira 3.0 sen sesaham biasa ditolak cukai 25%, dibayar pada 12 April 2013	50,974
Bagi tahun kewangan berakhir 31 Disember 2013:	
Dividen interim pertama kira-kira 3.50 sen sesaham biasa ditolak cukai 25%, dibayar pada 31 Disember 2013	59,469
Dividen interim kedua kira-kira 4.99 sen sesaham biasa ditolak cukai 25%, dibayar pada 31 Disember 2013	84,803
Dividen interim kedua satu peringkat kira-kira 0.01 sen sesaham biasa dibayar pada 31 Disember 2013	153
	195,399

PERUBAHAN DALAM STRUKTUR PEGANGAN SAHAM

Semasa tahun kewangan, terdapat perubahan dalam struktur pegangan saham Bank Islam. Pada 19 Disember 2013, BIMB Holdings Berhad (BIMB) yang memegang 51% daripada modal diterbitkan dan berbayar Bank Islam telah menyempurnakan pemerolehan baki 49% modal diterbitkan dan berbayar Bank Islam yang terdiri daripada 690,196,000 saham biasa bernilai RM1.00 seunit yang dipegang oleh Dubai Financial Group LLC, mewakili kira-kira 30.47% daripada modal saham diterbitkan dan berbayar Bank Islam dan 419,894,000 saham Bank Islam yang dipegang oleh Lembaga Tabung Haji, mewakili kira-kira 18.53% daripada modal saham diterbitkan dan berbayar Bank Islam. Oleh itu, Bank Islam menjadi anak syarikat milik penuh BIMB.

TERBITAN SAHAM DAN DEBENTUR

Semasa tahun kewangan, Bank telah meningkatkan modal diterbitkan dan berbayarnya daripada RM2,265,490,000 kepada RM2,298,165,336 melalui terbitan 32,675,336 saham biasa baharu bernilai RM1.00 seunit pada harga RM2.60 seunit berikutan Pelan Pelaburan Semula Dividen berkaitan dengan dividen interim kedua kira-kira 5.0 sen bagi tahun kewangan berakhir 31 Disember 2013, seperti yang dinyatakan dalam Nota 35 penyata 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.

LIABILITI LUAR JANGKA DAN LIABILITI LAIN (SAMBUNGAN)

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, urusniaga atau kejadian penting dan luar biasa.

Dalam sela masa di antara akhir tahun kewangan dan tarikh laporan ini dibuat, tidak timbul sebarang perkara, urusniaga 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 46 penyata kewangan.

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 Kemerosotan 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 (meletak jawatan pada 19 Disember 2013)
Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla (meletak jawatan pada 19 Disember 2013)

Tiada di antara Pengarah yang berkhidmat sehingga 31 Disember 2013 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 2014
PELAN PERNIAGAAN, STRATEGI DAN PANDANGAN MASA HADAPAN

Ekonomi Malaysia terus bertahan di sebalik ketidaktentuan politik yang memuncak pada separuh pertama 2013 ditambah pula dengan ancaman aliran keluar modal kerana kemungkinan berlakunya pengurangan dalam program pembelian bon oleh Rizab Persekutuan Amerika Syarikat. Pemulihan yang ketara dalam pertumbuhan KDNK suku ketiga kepada 5.0% selepas mencatatkan pertumbuhan purata sebanyak 4.3% pada dua suku yang lepas menunjukkan bahawa ekonomi negara mampu untuk menghadapi pergolakan tersebut. Hal ini mungkin disebabkan oleh beberapa faktor. Keadaan pasaran pekerja yang stabil dan kadar inflasi yang agak rendah pada sebahagian besar tahun 2013 membolehkan perbelanjaan pengguna berkembang pada kadar 8.2%. Pelaburan swasta juga berjaya mengekalkan pertumbuhan dua angkanya bagi 8 suku berturut-turut berikutan perbelanjaan modal yang lebih tinggi. Selain itu, permintaan yang lebih baik dari luar negara membawa kepada sumbangan positif daripada eksport bersih. Berikutan keadaan ini, ekonomi dijangka mencatat pertumbuhan dalam julat sasaran sebanyak 4.5% sehingga 5.0% bagi 2013. Melangkah ke tahun 2014, ekonomi dijangka berada pada kedudukan yang lebih kukuh kerana kerajaan komited untuk melaksanakan pembaharuan ekonomi yang akan melihat penyertaan yang lebih besar daripada sektor swasta bagi projek di bawah Program Transformasi Ekonomi (ETP). Meskipun beberapa inisiatif pembaharuan itu boleh menjejaskan perbelanjaan isi rumah, langkah-langkah seperti Bantuan Rakyat Satu Malaysia (BR1M) akan dapat meringankan beban kewangan bagi golongan berpendapatan rendah hingga sederhana berikutan pelaksanaan program perasionalan subsidi. Gabungan prospek yang lebih baik daripada sektor luaran dan dasar monetari yang akomodatif menjadikan ekonomi Malaysia dijangka berkembang antara 5.0% hingga 5.5 % pada 2014.

Berdasarkan daya tahan ekonomi Malaysia, sektor perbankan dijangka masih menunjukkan prestasi yang menggalakkan di tengah-tengah peraturan yang lebih ketat bagi pinjaman kepada sektor isi rumah dan juga persaingan sengit dalam pasaran. Oleh itu, keperluan untuk membezakan diri kami daripada pesaing lain sudah pastinya amat penting. Dalam hal ini, pertumbuhan organik yang kukuh dan kualiti aset yang sihat akan terus didorong oleh kriteria penerimaan risiko berhemat, penentuan harga berdasarkan risiko dan inisiatif pengurangan risiko. Matlamat kami untuk mencapai kecemerlangan perkhidmatan juga dijangka akan melonjakkan perniagaan kami ke kedudukan yang lebih tinggi melalui usaha holistik di bawah Pelan Transformasi Perkhidmatan.

Pada masa depan, Bank Islam akan meneroka pilihan yang terbaik untuk meningkatkan modalnya di tengah-tengah peningkatan kos bagi pematuhan kawal selia dan beberapa langkah kehematan makro yang diperkenalkan oleh Bank Negara. Persaingan sengit terhadap deposit di samping persekitaran perniagaan yang kompetitif tidak dapat dinafikan akan membawa kepada lebih pengiktirafan terhadap kepentingan inovasi. Berdasarkan pertimbangan ini, Bank Islam akan berusaha mengoptimumkan peluang, memberikan tumpuan kepada tindakan mengoptimumkan pulangan dan meningkatkan kecekapan kos serta produktiviti.

PENARAFAN OLEH AGENSI PENARAFAN LUAR

Semasa tahun kewangan, Bank telah ditarafkan semula seperti berikut:

Agensi Penarafan	Tarikh Penarafan Semula	Penarafan
RAM Rating Services Berhad	29 November 2013	Penarafan jangka panjang: A1 Penarafan jangka pendek: P1 Jangkaan: Stabil

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: 18 Mac 2014

PENYATA PARA PENGARAH
menurut Seksyen 169(15) Akta Syarikat, 1965

Pada pendapat para Pengarah, penyata kewangan yang dibentangkan pada mukasurat 179 hingga 281 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 2013 dan 31 Disember 2012 serta prestasi kewangan dan aliran tunai mereka bagi tahun kewangan berakhir 31 Disember 2013 dan 31 Disember 2012.

Ditandatangani bagi pihak Lembaga Pengarah sejajar dengan resolusi para Pengarah:

Datuk Zamani Abdul Ghani

Dato' Sri Zukri Samat

Kuala Lumpur,
Tarikh: 18 Mac 2014

LAPORAN MAJLIS PENGAWASAN SYARIAH

الحمد لله رب العا لمين، والصلاة والسلام على سيدنا محمد، الذي أرسله الله رحمة للعالمين، ها ديًا مهديًا،
وسراجًا منيرًا، وعلى آله وصحبه أجمعين، ومن تبعهم بإحسان إلى يوم الدين، وبعد،

السلام عليكم ورحمة الله وبركاته dan Salam Sejahtera

Dalam menjalankan peranan dan tanggungjawab Majlis Pengawasan Syariah Bank seperti yang telah ditetapkan dalam Rangka Kerja Tadbir Urus Syariah untuk Institusi Kewangan Islam yang dikeluarkan oleh Bank Negara Malaysia dan sebagai mematuhi surat perlantikan, kami dengan ini membentangkan laporan bagi tahun kewangan berakhir 31 Disember 2013.

Pihak Pengurusan Bank bertanggungjawab memastikan bahawa amalan dan perniagaannya adalah menurut peraturan dan prinsip Syariah dan menjadi tanggungjawab kami untuk mengemukakan pendapat bebas berdasarkan penilaian yang kami lakukan terhadap amalan dan perniagaan Bank bagi menghasilkan laporan ini.

Kami telah mengadakan tiga belas (13) mesyuarat manakala jawatankuasa kecil kami, iaitu Jawatankuasa Penilaian Syariah telah mengadakan dua (2) mesyuarat di mana kami menyemak pelbagai produk, urusniaga, perkhidmatan dan proses yang dilakukan oleh Bank sepanjang tahun kewangan tersebut.

Selain itu, kami dengan ini melaporkan perkara yang berikut:

1. Dalam menjalankan peranan dan tanggungjawab kami, kami telah mendapatkan semua maklumat dan penjelasan yang dianggap perlu bagi menyediakan bukti yang mencukupi untuk kami memberi jaminan yang munasabah bahawa Bank telah mematuhi peraturan dan prinsip Syariah.

2. Bank telah menjalankan audit Syariah yang dilaksanakan oleh Bahagian Audit Dalaman dan penilaian Syariah oleh Jabatan Penilaian Syariah di seluruh Bank dan laporannya telah dibincangkan dalam mesyuarat Majlis Pengawasan Syariah bagi mengesahkan bahawa Bank telah mematuhi peraturan dan prinsip Syariah serta keputusan Syariah yang dikeluarkan oleh Majlis Penasihat Syariah Bank Negara Malaysia, Majlis Penasihat Syariah Suruhanjaya Sekuriti (bagi perkara berkaitan pasaran modal) serta keputusan yang dibuat oleh kami.

3. Dalam tahun kewangan tersebut, Bank telah menyempurnakan obligasinya membayar zakat perniagaan kepada pihak berkuasa zakat negeri dan zakat tersebut dikira menggunakan kaedah pertumbuhan modal. Beberapa pihak berkuasa zakat telah mengembalikan sebahagian zakat yang dibayar dan menjadikan Bank sebagai ejen (wakil) mereka untuk mengagihkannya kepada penerima yang layak (asnaf) seperti individu yang memerlukan, masjid, badan bukan kerajaan, institusi pengajian tinggi (untuk dana kebajikan pelajar mereka) dan sekolah.

4. Kami mendapati bahawa tiada pelanggaran peraturan dan prinsip Syariah yang berlaku di Bank sepanjang tahun kewangan tersebut.

5. Dalam tahun kewangan tersebut, Bank mengesan pendapatan tidak patuh Syariah berjumlah RM50,713.42 yang termasuk komisen daripada pedagang peniagaan kad yang tidak patuh Syariah.

6. Kami juga telah meluluskan inisiatif pengukuhan tadbir urus Syariah Bank dalam mesyuarat kami, yang merangkumi semakan Dasar Pematuhan Syariah Bank yang antara lain bermatlamat menyediakan rangka kerja dan tadbir urus Syariah bagi memastikan perniagaan, operasi dan aktiviti selaras dengan pematuhan peraturan dan prinsip Syariah. Inisiatif ini termasuk pelancaran program latihan berstruktur, Program Pembangunan Perbankan Syariah sebagai pelengkap kepada sesi latihan yang lain, kursus dan taklimat yang bukan hanya bermatlamat untuk membina pemahaman yang mendalam terhadap penerapan Syariah dalam perniagaan perbankan dan aktiviti pembiayaan, malah turut menyemai nilai keislaman dalam kalangan kakitangan.

7. Kami telah menyemak penyata kewangan Bank dan mengesahkan bahawa penyata kewangan tersebut mematuhi peraturan dan prinsip Syariah.

Pada pendapat kami:

1. Kontrak, urusniaga dan urusan yang dimeterai oleh Bank sepanjang tahun kewangan berakhir 31 Disember 2013 yang telah kami semak adalah mematuhi peraturan dan prinsip Syariah;

2. Peruntukan keuntungan dan caj kerugian berkaitan akaun pelaburan adalah mematuhi asas yang telah diluluskan;

3. Pengiraan, pembayaran dan pengagihan zakat adalah mematuhi peraturan dan prinsip Syariah; dan

4. Kesemua pendapatan yang diperoleh daripada sumber atau cara yang dilarang oleh peraturan dan prinsip Syariah berjumlah RM50,713.42 telah disumbangkan kepada badan kebajikan.

Oleh itu, kami, Ustaz Dr. Ahmad Shahbari @ Sobri Salamon dan Ustaz Dato' Mohd Bakir Haji Mansor, sebagai dua daripada ahli Majlis Pengawasan Syariah Bank Islam Malaysia Berhad, dengan ini mengesahkan, setakat kemampuan terbaik kami, bahawa operasi Bank bagi tahun kewangan berakhir 31 Disember 2013 telah dilaksanakan dengan mematuhi peraturan dan prinsip Syariah.

Kami tidak menjadi saksi (terhadapnya) melainkan dengan apa yang kami ketahui dan kami tidak dapat menjaga perkara yang ghaib! (Surah Yusuf, ayat:81)

Allah Yang Maha Mengetahui.

Bagi pihak Majlis:

Ustaz Dr. Ahmad Shahbari @ Sobri Salamon

Ustaz Dato' Mohd Bakir Haji Mansor

Kuala Lumpur,
Tarikh: 18 Mac 2014

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 179 hingga 281, 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 18 Mac 2014.

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 2013, dan penyata untung rugi dan pendapatan komprehensif lain, perubahan ekuiti dan aliran tunai bagi Kumpulan dan Bank untuk tahun kewangan berakhir tersebut, serta ringkasan dasar perakaunan penting dan maklumat penjelasan lain, seperti yang dibentangkan pada mukasurat 179 hingga 281.

Tanggungjawab Para Pengarah terhadap Penyata Kewangan

Para Pengarah Bank bertanggungjawab terhadap penyediaan penyata kewangan yang memberi gambaran yang benar dan saksama menurut Piawaian Laporan Kewangan Malaysia, Piawaian Laporan Kewangan Antarabangsa dan keperluan Akta Syarikat, 1965 di Malaysia. Para Pengarah juga bertanggungjawab terhadap kawalan dalaman sedemikian seperti yang dianggap perlu bagi membolehkan penyediaan penyata kewangan yang bebas daripada salah nyata penting, samada disebabkan penipuan atau kesilapan.

Tanggungjawab Juruaudit

Tanggungjawab kami adalah untuk menyatakan pendapat tentang penyata kewangan ini berdasarkan audit kami. Kami telah menjalankan pengauditan mengikut piawaian pengauditan yang diluluskan di Malaysia. Piawaian tersebut mengkehendaki kami mematuhi keperluan etika serta merancang dan melaksanakan audit bagi mendapatkan jaminan munasabah bahawa penyata kewangan ini adalah bebas daripada salah nyata penting.

Audit melibatkan pelaksanaan prosedur bagi mendapatkan bukti audit tentang amaun dan pendedahan dalam penyata kewangan. Prosedur yang dipilih bergantung pada pertimbangan kami, termasuk penilaian risiko akibat salah nyata yang penting dalam penyata kewangan, sama ada disebabkan penipuan atau kesilapan. Dalam melakukan penilaian risiko, kami menilai kawalan dalaman yang berkaitan dengan penyediaan penyata kewangan oleh Kumpulan dan Bank 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 Kumpulan dan Bank. Audit juga melibatkan penilaian kesesuaian dasar perakaunan yang digunakan dan kewajaran anggaran perakaunan yang dibuat oleh para Pengarah, serta penilaian pembentangan keseluruhan penyata kewangan.

Kami yakin bahawa bukti audit yang kami peroleh adalah mencukupi dan sesuai bagi menyediakan asas untuk pendapat audit kami.

Pendapat

Pada pendapat kami, penyata kewangan ini memberi gambaran yang benar dan saksama tentang kedudukan kewangan bagi Kumpulan dan Bank setakat 31 Disember 2013 serta prestasi kewangan dan aliran tunai bagi tahun kewangan berakhir tersebut, menurut Piawaian Laporan Kewangan Malaysia, Piawaian Laporan Kewangan Antarabangsa dan keperluan Akta Syarikat, 1965 di Malaysia.

LAPORAN TENTANG SYARAT UNDANG-UNDANG DAN KAWAL ATUR LAIN

Selaras dengan keperluan Akta Syarikat, 1965 di Malaysia, kami juga melaporkan seperti yang berikut;

a) Pada pendapat kami, rekod perakaunan dan rekod lain serta senarai daftar yang diperlukan oleh Akta untuk disimpan oleh Bank dan anak-anak syarikatnya telah disimpan dengan sempurna menurut peruntukan Akta tersebut.

(b) Kami berpuas hati bahawa akaun anak-anak syarikat yang disatukan dengan penyata kewangan Bank adalah dalam bentuk dan isi kandungan yang sesuai dan wajar bagi tujuan penyediaan penyata kewangan Kumpulan dan kami telah menerima maklumat dan penjelasan yang memuaskan yang diperlukan oleh kami untuk tujuan tersebut.

(c) Laporan audit tentang akaun anak-anak syarikat tidak mengandungi sebarang syarat atau ulasan buruk yang dibuat di bawah Seksyen 174(3) Akta tersebut.

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 Bertauliah

Ow Peng Li
Nombor Kelulusan: 2666/09/15(J)
Akauntan Bertauliah

Tarikh: 18 Mac 2014
Petaling Jaya

PENYATA KEDUDUKAN KEWANGAN
setakat 31 Disember 2013

		KUMPULAN		BANK	
		31.12.2013	31.12.2012	31.12.2013	31.12.2012
	Nota	RM'000	RM'000	RM'000	RM'000
Aset					
Tunai dan dana jangka pendek	3	**3,600,343**	1,657,866	**3,598,078**	1,657,400
Deposit dan simpanan di bank dan institusi kewangan lain	4	**130,580**	38,042	**130,580**	38,042
Aset kewangan dipegang untuk dagangan	5	**1,216,895**	1,610,558	**1,216,895**	1,610,558
Aset kewangan derivatif	6	**29,118**	16,736	**29,118**	16,736
Aset kewangan sedia untuk jualan	7	**12,416,921**	12,916,055	**12,418,932**	12,918,066
Aset kewangan dipegang hingga matang	8	**63,327**	178,291	**63,327**	178,291
Pembiayaan, pendahuluan dan lain-lain	9	**23,740,948**	19,507,799	**23,740,948**	19,508,733
Aset lain	10	**41,384**	132,657	**39,167**	131,145
Deposit berkanun dengan Bank Negara Malaysia	11	**1,297,100**	1,059,900	**1,297,100**	1,059,900
Aset cukai semasa		**40,588**	40,642	**40,468**	40,468
Aset cukai tertunda	12	**24,613**	18,455	**24,613**	18,629
Pelaburan dalam anak-anak syarikat	13	**-**	-	**28,027**	28,027
Pelaburan dalam syarikat bersekutu	14	**-**	22,912	**-**	22,563
Hartanah dan peralatan	15	**209,554**	222,978	**209,278**	222,240
Jumlah aset		**42,811,371**	37,422,891	**42,836,531**	37,450,798
Liabiliti dan ekuiti					
Deposit daripada pelanggan	16	**37,245,002**	32,550,990	**37,272,452**	32,583,175
Deposit dan simpanan dari bank dan institusi kewangan lain	17	**1,529,975**	860,278	**1,529,975**	860,278
Liabiliti kewangan derivatif	6	**13,565**	14,339	**13,565**	14,339
Bil dan penerimaan belum dibayar		**170,598**	385,138	**170,598**	385,138
Liabiliti lain	18	**481,402**	497,771	**476,626**	496,887
Zakat dan cukai	19	**43,994**	11,410	**43,941**	11,366
Jumlah liabiliti		**39,484,536**	34,319,926	**39,507,157**	34,351,183
Ekuiti					
Modal saham	20	**2,298,165**	2,265,490	**2,298,165**	2,265,490
Rizab		**1,028,670**	837,475	**1,031,209**	834,125
Jumlah ekuiti		**3,326,835**	3,102,965	**3,329,374**	3,099,615
Jumlah liabiliti dan ekuiti		**42,811,371**	37,422,891	**42,836,531**	37,450,798
Komitmen dan luar jangkaan	42	**11,211,680**	10,928,790	**11,211,680**	10,928,790

Nota-nota pada muka surat 185 hingga 281 membentuk bahagian penting penyata kewangan ini.

PENYATA UNTUNG RUGI DAN PENDAPATAN KOMPREHENSIF LAIN

bagi tahun kewangan berakhir 31 Disember 2013

		KUMPULAN		BANK	
		2013	2012	2013	2012
	Nota	RM'000	RM'000	RM'000	RM'000
Pendapatan daripada pelaburan dana pendeposit	24	**1,851,278**	1,650,642	**1,851,289**	1,652,656
Pendapatan daripada pelaburan dana pemegang saham	25	**393,827**	339,836	**393,019**	334,775
Penarikbalikan/(Peruntukan) ke atas pembiayaan dan pendahuluan yang terjejas	26	**15,009**	(66,073)	**15,009**	(66,073)
(Peruntukan)/Penarikbalikan ke atas pelaburan yang terjejas	27	**(9,211)**	577	**(9,211)**	577
Penarikbalikan ke atas aset lain yang terjejas		**5,570**	3,413	**5,570**	3,413
Peruntukan liabiliti luar jangka		**-**	(14,769)	**-**	(14,769)
Perbelanjaan langsung		**(25,773)**	(31,153)	**(25,773)**	(31,153)
Jumlah pendapatan boleh agih		**2,230,700**	1,882,473	**2,229,903**	1,879,426
Pendapatan daripada pendeposit	28	**(779,465)**	(593,054)	**(780,302)**	(593,461)
Jumlah pendapatan bersih		**1,451,235**	1,289,419	**1,449,601**	1,285,965
Perbelanjaan personel	29	**(443,262)**	(391,319)	**(438,850)**	(386,129)
Perbelanjaan overhed lain	30	**(330,341)**	(302,452)	**(327,733)**	(299,533)
		677,632	595,648	**683,018**	600,303
Bahagian keputusan syarikat bersekutu		**(349)**	1,732	**-**	-
Keuntungan sebelum zakat dan cukai		**677,283**	597,380	**683,018**	600,303
Zakat		**(12,584)**	(9,287)	**(12,568)**	(9,251)
Perbelanjaan cukai	33	**(178,973)**	(160,834)	**(178,805)**	(160,267)
Keuntungan bagi tahun		**485,726**	427,259	**491,645**	430,785
Pendapatan sesaham (sen)	34	**21.44**	18.86		
Keuntungan bagi tahun		**485,726**	427,259	**491,645**	430,785
Pendapatan komprehensif lain					
Perbezaan tukaran matawang bagi operasi asing		**(21,990)**	10,543	**(22,020)**	10,553
Rizab nilai saksama					
Perubahan bersih dalam nilai saksama		**(124,548)**	25,460	**(124,548)**	25,460
Amaun bersih dipindahkan kepada untung atau rugi		**(4,875)**	(21,506)	**(4,875)**	(21,506)
(Perbelanjaan)/Pendapatan komprehensif lain bagi tahun, cukai bersih		**(151,413)**	14,497	**(151,443)**	14,507
Jumlah pendapatan komprehensif bagi tahun		**334,313**	441,756	**340,202**	445,292

Nota-nota pada muka surat 185 hingga 281 membentuk bahagian penting penyata kewangan ini.

PENYATA PERUBAHAN EKUITI DISATUKAN

bagi tahun kewangan berakhir 31 Disember 2013

		MILIK PEMEGANG EKUITI BANK				
		TIDAK BOLEH DIAGIH			BOLEH DIAGIH	
KUMPULAN	NOTA	MODAL SAHAM RM'000	PREMIUM SAHAM RM'000	RIZAB LAIN RM'000	PEROLEHAN TERTAHAN/ (KERUGIAN TERKUMPUL) RM'000	JUMLAH EKUITI RM'000
Pada 1 Januari 2012		**2,265,490**	**500,020**	**1,082,603**	**(1,040,270)**	**2,807,843**
Keuntungan bagi tahun		-	-	-	427,259	427,259
Perbezaan tukaran mata wang bagi operasi asing		-	-	10,543	-	10,543
Rizab nilai saksama – Perubahan bersih dalam nilai saksama		-	-	25,460	-	25,460
– Amaun bersih diklasifikasi semula kepada untung atau rugi		-	-	(21,506)	-	(21,506)
Jumlah pendapatan komprehensif bagi tahun		-	-	14,497	427,259	441,756
Pensiferan kerugian terkumpul		-	(500,020)	(684,335)	1,184,355	-
Pemindahan ke rizab berkanun		-	-	215,392	(215,392)	-
Dividen dibayar ke atas saham biasa	35	-	-	-	(146,634)	(146,634)
Pada 31 Disember 2012 / 1 Januari 2013		**2,265,490**	**-**	**628,157**	**209,318**	**3,102,965**
Keuntungan bagi tahun		-	-	-	485,726	485,726
Perbezaan tukaran mata wang bagi operasi asing		-	-	(21,990)	-	(21,990)
Rizab nilai saksama – Perubahan bersih dalam nilai saksama		-	-	(124,548)	-	(124,548)
– Amaun bersih diklasifikasi semula kepada untung atau rugi		-	-	(4,875)	-	(4,875)
Jumlah pendapatan komprehensif bagi tahun		-	-	(151,413)	485,726	334,313
Pemindahan ke rizab berkanun		-	-	245,823	(245,823)	-
Dividen dibayar ke atas saham biasa	35	-	-	-	(195,399)	(195,399)
Terbitan saham menurut Pelan Pelaburan Semula Dividen	35	32,675	52,281	-	-	84,956
Pada 31 Disember 2013		**2,298,165**	**52,281**	**722,567**	**253,822**	**3,326,835**
		Nota 20		Nota 21		

Nota-nota pada muka surat 185 hingga 281 membentuk bahagian penting penyata kewangan ini.

PENYATA PERUBAHAN DALAM EKUITI

bagi tahun kewangan berakhir 31 Disember 2013

BANK	NOTA	TIDAK BOLEH DIAGIH: MODAL SAHAM RM'000	TIDAK BOLEH DIAGIH: PREMIUM SAHAM RM'000	TIDAK BOLEH DIAGIH: RIZAB LAIN RM'000	BOLEH DIAGIH: PEROLEHAN TERTAHAN/ (KERUGIAN TERKUMPUL) RM'000	JUMLAH EKUITI 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
Perbezaan tukaran mata wang bagi operasi asing		-	-	10,553	-	10,553
Rizab nilai saksama – Perubahan bersih dalam nilai saksama		-	-	25,460	-	25,460
– Amaun bersih diklasifikasi semula kepada untung atau rugi		-	-	(21,506)	-	(21,506)
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	35	-	-	-	(146,634)	(146,634)
Pada 31 Disember 2012 / 1 Januari 2013		**2,265,490**	**-**	**628,159**	**205,966**	**3,099,615**
Keuntungan bagi tahun		-	-	-	491,645	491,645
Perbezaan tukaran mata wang bagi operasi asing		-	-	(22,020)	-	(22,020)
Rizab nilai saksama – Perubahan bersih dalam nilai saksama		-	-	(124,548)	-	(124,548)
– Amaun bersih diklasifikasi semula kepada untung atau rugi		-	-	(4,875)	-	(4,875)
Jumlah pendapatan komprehensif bagi tahun		-	-	(151,443)	491,645	340,202
Pemindahan ke rizab berkanun		-	-	245,823	(245,823)	-
Dividen dibayar ke atas saham biasa	35	-	-	-	(195,399)	(195,399)
Terbitan saham menurut Pelan Pelaburan Semula Dividen	35	32,675	52,281	-	-	84,956
Pada 31 Disember 2013		**2,298,165**	**52,281**	**722,539**	**256,389**	**3,329,374**
		Nota 20		Nota 21		

Nota-nota pada muka surat 185 hingga 281 membentuk bahagian penting penyata kewangan ini.

PENYATA ALIRAN TUNAI

bagi tahun kewangan berakhir 31 Disember 2013

	KUMPULAN 2013 RM'000	KUMPULAN 2012 RM'000	BANK 2013 RM'000	BANK 2012 RM'000
Aliran tunai dari aktiviti operasi				
Keuntungan sebelum zakat dan cukai	**677,283**	597,380	**683,018**	600,303
Pelarasan untuk:				
Bahagian keputusan syarikat bersekutu	**349**	(1,732)	**-**	-
Susut nilai hartanah dan peralatan	**46,279**	40,549	**46,191**	40,293
Kerugian bersih atas pelupusan hartanah dan peralatan	**1,514**	17	**1,497**	17
Peruntukan hartanah dan peralatan dihapus kira	**4,608**	129	**4,236**	107
Peruntukan taksiran kolektif	**141,621**	102,185	**141,621**	102,185
Peruntukan taksiran individu	**79,103**	85,042	**79,103**	85,042
Penarikbalikan kerugian penjejasan ke atas aset lain	**(5,570)**	(3,413)	**(5,570)**	(3,413)
Peruntukan untuk liabiliti luar jangka	**-**	14,769	**-**	14,769
Kerugian penjejasan ke atas aset kewangan sedia untuk jualan	**9,537**	-	**9,537**	-
Penarikbalikan kerugian penjejasan ke atas aset kewangan dipegang hingga matang	**(326)**	(577)	**(326)**	(577)
Kerugian/(keuntungan) bersih ke atas jualan aset kewangan yang dipegang untuk dagangan	**9,542**	(4,330)	**9,542**	(4,330)
Keuntungan bersih ke atas jualan aset kewangan sedia untuk jualan	**(14,412)**	(21,506)	**(14,412)**	(21,506)
Keuntungan nilai saksama ke atas aset kewangan yang dipegang untuk dagangan	**(9,150)**	(17,266)	**(9,150)**	(17,266)
Dividen daripada anak syarikat	**-**	-	**(6,400)**	(6,000)
Dividen daripada sekuriti	**(6,477)**	(3,360)	**(6,477)**	(3,360)
Keuntungan derivatif bersih	**(9,163)**	(9,805)	**(9,163)**	(9,805)
Keuntungan operasi sebelum perubahan dalam aset dan liabiliti	**924,738**	778,082	**923,247**	776,459
Perubahan dalam aset dan liabiliti:				
Deposit dan simpanan dari bank dan institusi kewangan lain	**669,697**	475,650	**669,697**	475,650
Pembiayaan, pendahuluan dan lain-lain	**(4,453,873)**	(5,471,497)	**(4,452,939)**	(5,473,521)
Deposit berkanun dengan Bank Negara Malaysia	**(237,200)**	(147,900)	**(237,200)**	(147,900)
Bil belum terima	**17**	(11)	**17**	(11)
Bil belum terima lain	**92,447**	(78,631)	**93,152**	(77,276)
Deposit daripada pelanggan	**4,694,012**	4,271,312	**4,689,277**	4,278,268
Bil dan penerimaan belum bayar	**(214,540)**	125,985	**(214,540)**	123,063
Liabiliti lain	**(17,513)**	56,660	**(21,405)**	56,685
Tunai dijana daripada aktiviti operasi	**1,457,785**	9,650	**1,449,306**	11,417
Zakat dibayar	**(9,045)**	(6,089)	**(9,013)**	(5,826)
Cukai dibayar	**(155,728)**	(168,258)	**(155,399)**	(167,680)
Bayaran balik cukai	**66**	2,105	**-**	1,790
Tunai bersih dijana daripada/(digunakan dalam) aktiviti operasi	**1,293,078**	(162,592)	**1,284,894**	(160,299)

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Aliran tunai daripada aktiviti pelaburan				
Pembelian hartanah dan peralatan	**(39,230)**	(63,055)	**(39,060)**	(62,818)
Kutipan daripada pelupusan hartanah dan peralatan	**258**	233	**100**	55
Dividen daripada anak syarikat	**-**	-	**6,400**	6,000
Dividen daripada sekuriti	**6,477**	3,360	**6,477**	3,360
Kutipan bersih daripada pelupusan/(pembelian) sekuriti	**906,870**	(2,093,849)	**906,870**	(2,093,849)
Tunai bersih dijana daripada/(digunakan dalam) aktiviti pelaburan	**874,375**	(2,153,311)	**880,787**	(2,147,252)
Aliran tunai daripada aktiviti pembiayaan				
Kutipan daripada terbitan saham biasa menurut Pelan Pelaburan Semula Dividen	**84,956**	-	**84,956**	-
Dividen dibayar ke atas saham biasa	**(195,399)**	(146,634)	**(195,399)**	(146,634)
Tunai bersih digunakan dalam aktiviti pembiayaan	**(110,443)**	(146,634)	**(110,443)**	(146,634)
Kenaikan/(penyusutan) bersih tunai dan kesetaraan tunai	**2,057,010**	(2,462,537)	**2,055,238**	(2,454,185)
Tunai dan kesetaraan tunai pada 1 Januari 2013/1 Januari 2012	**1,695,908**	4,224,361	**1,695,442**	4,215,945
Perbezaan tukaran	**(21,995)**	(65,916)	**(22,022)**	(66,318)
Tunai dan kesetaraan tunai pada 31 Disember 2013/31 Disember 2012	**3,730,923**	1,695,908	**3,728,658**	1,695,442
Tunai dan kesetaraan tunai terdiri daripada:				
Tunai dan dana jangka pendek	**3,600,343**	1,657,866	**3,598,078**	1,657,400
Deposit dan simpanan di bank dan institusi kewangan lain	**130,580**	38,042	**130,580**	38,042
	3,730,923	1,695,908	**3,728,658**	1,695,442

Nota-nota pada muka surat 185 hingga 281 membentuk bahagian penting penyata kewangan ini.

NOTA-NOTA MENGIRINGI PENYATA KEWANGAN

bagi tahun kewangan berakhir 31 Disember 2013

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 disatukan terdiri daripada Bank dan anak-anak syarikatnya (dirujuk bersama sebagai Kumpulan).

Penyata kewangan telah diluluskan oleh Lembaga Pengarah pada 30 Januari 2014 dan kemudiannya disahkan pada 18 Mac 2014.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING

Dasar-dasar perakaunan di bawah telah digunapakai secara konsisten dalam penyediaan penyata kewangan disatukan 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.

Berikut adalah piawaian, pindaan dan tafsiran perakaunan rangka kerja MFRS yang telah dikeluarkan oleh Lembaga Piawaian Perakaunan Malaysia (MASB) tetapi belum diterima pakai oleh Kumpulan dan Bank:

MFRSs, Tafsiran dan pindaan yang berkuatkuasa bagi tempoh tahunan bermula pada atau selepas 1 Januari 2014

- Pindaan kepada MFRS 10, Penyata Kewangan Disatukan: Entiti Pelaburan
- Pindaan kepada MFRS 12, Pendedahan Kepentingan dalam Entiti Lain: Entiti Pelaburan
- Pindaan kepada MFRS 127, Penyata Kewangan Berasingan (2011): Entiti Pelaburan
- Pindaan kepada MFRS 132, Instrumen Kewangan: Pembentangan - Pengimbangan Aset Kewangan dan Liabiliti Kewangan
- Pindaan kepada MFRS 136, Kemerosotan Nilai Aset – Pendedahan Amaun Boleh Diperoleh Semula bagi Aset Bukan Kewangan
- Pindaan kepada MFRS 139, Instrumen Kewangan: Pengiktirafan dan Pengukuran - Novasi bagi Derivatif dan Penerusan Perakaunan Lindung Nilai
- Tafsiran IC 21, Levi

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 Julai 2014

- Pindaan kepada MFRS 1, Penerimagunaan Pertama Kali Piawaian Laporan Kewangan Malaysia (Penambahbaikan Tahunan-Kitaran 2011-2013)
- Pindaan kepada MFRS 2, Bayaran Berasaskan Saham (Penambahbaikan Tahunan Kitaran 2010-2012)
- Pindaan kepada MFRS 3, Gabungan Perniagaan (Penambahbaikan Tahunan Kitaran 2010-2012 dan Kitaran 2011-2013)
- Pindaan kepada MFRS 8, Segmen Operasi (Penambahbaikan Tahunan Kitaran 2010-2012)
- Pindaan kepada MFRS 13, Ukuran Nilai Saksama (Penambahbaikan Tahunan Kitaran 2010-2012 dan Kitaran 2011-2013)
- Pindaan kepada MFRS 116, Hartanah, Loji dan Peralatan (Penambahbaikan Tahunan Kitaran 2010-2012)
- Pindaan kepada MFRS 119, Manfaat Kakitangan – Takrifan Pelan Manfaat : Caruman Pekerja
- Pindaan kepada MFRS 124, Pendedahan Pihak Berkaitan (Penambahbaikan Tahunan Kitaran 2010-2012)
- Pindaan kepada MFRS 138, Aset Tak Ketara (Penambahbaikan Tahunan Kitaran 2010-2012)
- Pindaan kepada MFRS 140, Hartanah Pelaburan (Penambahbaikan Tahunan Kitaran 2011-2013)

MFRS, Tafsiran dan pindaan yang berkuatkuasa untuk tarikh yang belum ditentukan

- MFRS 9, Instrumen Kewangan (2009)
- MFRS 9, Instrumen Kewangan (2010)
- MFRS 9, Instrumen Kewangan - Perakaunan Lindung Nilai dan Pindaan kepada MFRS 9, MFRS 7 dan MFRS 139
- Pindaan kepada MFRS 7, Instrumen Kewangan: Pendedahan - Tarikh Kuat Kuasa Mandatori bagi MFRS 9 dan Pendedahan Peralihan

Kumpulan dan Bank merancang untuk menggunapakai piawaian-piawaian, pindaan-pindaan dan tafsiran-tafsiran di atas:

- dari tempoh tahunan bermula 1 Januari 2014 bagi piawaian, pindaan dan tafsiran yang berkuatkuasa pada atau selepas 1 Januari 2014 kecuali Tafsiran 21, Levi yang tidak berkenaan kepada Kumpulan.
- dari tempoh tahunan bermula 1 Januari 2015 bagi piawaian, pindaan dan tafsiran yang berkuatkuasa pada atau selepas 1 Julai 2014.

Penggunaan awal piawaian perakaunan, pindaan dan tafsiran dijangka tidak akan mempunyai apa-apa kesan kewangan yang ketara ke atas penyata kewangan Kumpulan dan Bank bagi tempoh semasa dan sebelumnya kecuali seperti yang dinyatakan di bawah:

MFRS 9, Instrumen Kewangan
MFRS 9 menggantikan panduan dalam MFRS 139, Instrumen Kewangan: Pengiktirafan dan Ukuran ke atas klasifikasi dan ukuran aset kewangan dan liabiliti kewangan.

Apabila mengguna pakai MFRS 9, aset kewangan akan diukur sama ada pada nilai saksama atau kos dilunaskan. Pelaburan Kumpulan dalam saham tidak disebut harga dijangka akan diukur pada nilai saksama melalui pendapatan komprehensif lain.

Gunapakai MFRS 9 mungkin menyebabkan perubahan dalam dasar perakaunan bagi aset kewangan. Kumpulan pada masa ini sedang menilai kesan kewangan yang mungkin timbul daripada gunapakai MFRS 9.

(b) Asas ukuran

Penyata kewangan disatukan 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.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.1 Asas penyediaan (sambungan)

(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 39 – Nilai saksama aset-aset dan liabiliti-liabiliti kewangan
- Nota 2.10 – Kemerosotan
- Nota 12 – Aset cukai tertunda

2.2 Asas penggabungan

(a) Anak-anak Syarikat

Anak syarikat adalah entiti, termasuk entiti berstruktur, yang dikawal oleh Bank. Penyata kewangan anak syarikat disertakan dalam penyata kewangan disatukan dari tarikh berkuatkuasa kawalan tersebut sehingga tarikh kawalan tersebut tamat.

Kumpulan telah mengguna pakai MFRS 10, Penyata Kewangan Disatukan pada tahun kewangan semasa. Penggunaan ini menyebabkan perubahan kepada dasar berikut:

- Kawalan wujud apabila Kumpulan terdedah, atau mempunyai hak kepada pulangan berubah-ubah daripada pelibatannya dengan entiti dan mempunyai keupayaan untuk mempengaruhi pulangan tersebut melalui kuasanya ke atas entiti. Pada tahun-tahun kewangan sebelumnya, kawalan wujud apabila Kumpulan mempunyai keupayaan menggunakan kuasanya untuk mentadbir dasar kewangan dan operasi sesebuah entiti bagi memperoleh manfaat daripada aktivitinya.

- Potensi hak mengundi dipertimbangkan semasa menaksir kawalan hanya apabila hak tersebut adalah substantif. Pada tahun-tahun kewangan sebelumnya, potensi hak mengundi dipertimbangkan semasa menaksir kawalan apabila hak tersebut boleh dijalankan pada masa tersebut.

- Kumpulan menganggap ia mempunyai kuasa de facto ke atas penerima pelaburan, walaupun tidak mempunyai hak mengundi majoriti, apabila ia mempunyai keupayaan pada masa itu untuk mengarahkan aktiviti penerima pelaburan yang memberi kesan ketara terhadap pulangan penerima pelaburan tersebut. Pada tahun-tahun kewangan sebelumnya, Kumpulan tidak mengambil kira kuasa de facto dalam penilaiannya terhadap kawalan.

Perubahan dalam dasar perakaunan telah dibuat secara retrospektif dan mengikut peruntukan peralihan MFRS 10. Penerimagunaan MFRS 10 tidak mempunyai kesan ketara kepada penyata kewangan Kumpulan.

Pelaburan dalam anak syarikat diukur dalam penyata kedudukan kewangan Bank pada kos ditolak kerugian kemerosotan nilai, jika ada. Apabila terdapat tanda-tanda kemerosotan, jumlah bawaan pelaburan itu ditaksir. Penurunan nilai dibuat jika jumlah bawaan melebihi jumlah yang boleh diperoleh semula.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.2 Asas penggabungan

(b) Gabungan perniagaan

Gabungan perniagaan dijelaskan menggunakan kaedah pemerolehan daripada tarikh pemerolehan, yang merupakan tarikh di mana kawalan dipindahkan kepada Kumpulan.

Bagi pemerolehan baru, 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 lebihan 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.

(c) 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 lebihan 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.

(d) Syarikat Bersekutu

Syarikat bersekutu adalah entiti di mana Kumpulan mempunyai pengaruh yang besar tetapi bukan kawalan atas dasar kewangan dan operasi. 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 disatukan Kumpulan menggunakan kaedah ekuiti ditolak sebarang kerugian kemerosotan. Kos pelaburan adalah termasuk kos urusniaga. Penyata kewangan disatukan merangkumi bahagian keuntungan atau kerugian Kumpulan dan pendapatan komprehensif lain 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, sebarang kepentingan tersimpan dalam mantan sekutu tersebut pada tarikh di mana pengaruh besar hilang akan diukur pada nilai saksama dan jumlah ini dianggap sebagai jumlah bawaan awal bagi aset kewangan tersebut. Perbezaan di antara nilai saksama sebarang kepentingan yang dikekalkan ditambah hasil daripada kepentingan yang dilupuskan dan nilai bawaan pelaburan tersebut pada tarikh kaedah ekuiti dihentikan adalah diiktiraf dalam untung atau rugi.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.2 Asas penggabungan(sambungan)

(d) Syarikat Bersekutu (sambungan)

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 berkadaran dalam untung atau rugi, jika keuntungan atau kerugian tersebut perlu diklasifikasikan ke untung atau rugi kerana pelupusan aset atau liabiliti yang berkaitan.

Dalam penyata kewangan berasingan Bank, pelaburan dalam syarikat bersekutu dinyatakan pada kos ditolak kerugian kemerosotan, jika ada. Kos pelaburan tersebut adalah termasuk kos urusniaga.

(e) Urusniaga dihapuskan ekoran penyatuan

Dalam penyediaan penyata kewangan disatukan, baki dan urusniaga intra-kumpulan serta sebarang pendapatan dan perbelanjaan yang tidak direalisasi hasil daripada urusniaga intra-kumpulan akan dihapuskan.

Keuntungan tidak direalisasi yang timbul daripada urusniaga dengan syarikat sekutu akan dihapuskan sehingga tahap kepentingan Kumpulan dalam sekutu tersebut. Kerugian tidak direalisasi akan dihapuskan dengan cara yang sama seperti keuntungan tidak direalisasi tetapi hanya sehingga tahap di mana tidak terdapat bukti kemerosotan.

2.3 Matawang asing

(a) Urusniaga dan baki matawang asing

Dalam menyediakan penyata kewangan setiap entiti Kumpulan, urusniaga dalam matawang asing diterjemah ke dalam matawang fungsi entiti Kumpulan berkaitan pada kadar tukaran pada tarikh urusniaga tersebut.

Aset dan liabiliti monetari yang disebut dalam matawang asing pada tarikh kedudukan kewangan diterjemah semula ke dalam matawang fungsi pada kadar tukaran pada tarikh tersebut.

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 dalam matawang fungsi selain daripada Ringgit Malaysia (RM)

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 pada tarikh kedudukan kewangan. Pendapatan dan perbelanjaan operasi asing tersebut diterjemah kepada RM pada kadar tukaran purata bagi tempoh tinjauan.

Kesemua perbezaan tukaran yang terhasil diiktiraf dalam pendapatan komprehensif lain dan terkumpul di Rizab Terjemahan dalam ekuiti.

Dalam penyata kewangan disatukan, apabila penyelesaian bagi item monetari diterima daripada atau dibayar kepada operasi asing tidak dirancang dan tidak pula dijangka berlaku pada masa depan, maka keuntungan dan kerugian tukaran asing yang berpunca daripada item monetari tersebut dianggap membentuk sebahagian daripada pelaburan bersih dalam operasi asing serta diiktiraf dalam pendapatan komprehensif lain, dan dibentangkan dalam Rizab Terjemahan dalam ekuiti.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

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.

2.5 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.

Kumpulan dan Bank mengkategorikan instrumen kewangan seperti berikut:

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. Pembiayaan dan akaun belum terima Kumpulan terdiri daripada kontrak jual beli (iaitu Bai' Bithaman Ajil, Bai Al-Inah, Murabahah dan At-Tawarruq), kontrak berasaskan pajakan (iaitu Ijarah Muntahiah Bit-Tamleek dan Ijazah Thumma Al-Bai), kontrak berasaskan pembinaan (Istisna') dan kontrak Ar-Rahnu.

Kontrak-kontrak ini seterusnya diukur pada kos dilunaskan menggunakan kaedah kadar keuntungan efektif. Kontrak dinyatakan selepas ditolak pendapatan belum diperolehi dan 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.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.5 Instrumen kewangan (sambungan)

Aset-aset kewangan (sambungan)

(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.

(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 melindung nilai pendedahan matawang asing dan kadar keuntungannya. Walaubagaimanapun, Kumpulan dan Bank memilih untuk tidak melaksanakan perakaunan lindung nilai. 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 berwajaran dengan ciri-ciri kontrak hos.

Liabiliti kewangan

Semua liabiliti kewangan akan diukur pada kos dilunaskan selain daripada yang dikategorikan sebagai nilai saksama melalui untung atau rugi.

Nilai saksama melalui kategori untung atau rugi terdiri daripada liabiliti kewangan seperti derivatif atau liabiliti kewangan yang ditetapkan secara khusus dalam kategori ini selepas pengiktirafan awal.

Derivatif yang dikaitkan dengan dan mesti diselesaikan melalui penyerahan instrumen ekuiti yang tidak mempunyai harga sebutan dalam pasaran aktif untuk instrumen yang serupa, yang jika tidak nilai saksamanya tidak boleh diukur dengan tepat, adalah diukur pada kos.

Liabiliti kewangan lain yang dikategorikan sebagai nilai saksama melalui untung atau rugi kemudiannya diukur pada nilai saksamanya dengan keuntungan atau kerugian yang diiktiraf dalam untung atau rugi.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.5 Instrumen kewangan (sambungan)

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 asal 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 diperoleh 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.

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 diperoleh, 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 urusniaga telus 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.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.6 Hartanah dan peralatan (sambungan)

(a) Pengiktirafan dan ukuran (sambungan)

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.

(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 Bank, 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 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:

• Tanah pajakan jangka panjang	50 tahun
• Penambahbaikan dan ubahsuai bangunan	10 tahun
• Lekapan dan lengkapan	2 - 10 tahun
• Perabot dan peralatan	6 tahun
• Kenderaan bermotor	5 tahun
• Peralatan komputert	
- Sistem Perbankan Teras	7 tahun
- Perkakasan/perisian lain	5 tahun

Kaedah susut nilai, hayat berguna dan nilai baki akan dinilai semula pada akhir tempoh pelaporan dan diselaraskan mengikut kesesuaian.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.7 Aset pajakan – Pajakan kewangan

Pajakan yang mana Kumpulan atau Bank 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.

2.8 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 kemuflisan 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.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.10 Kemerosotan (sambungan)

Aset kewangan (sambungan)

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 cagaran, 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 tersebut untuk membayar kesemua jumlah yang patut dibayar menurut terma-terma kontrak aset yang sedang dinilai.

Aliran tunai masa hadapan bagi sekumpulan pembiayaan dan belum terima yang dinilai secara kolektif untuk mengesan kemerosotan adalah dianggarkan berasaskan aliran tunai kontrak bagi aset-aset dalam kumpulan tersebut dan pengalaman kerugian bagi aset-aset dengan ciri-ciri risiko kredit yang serupa dengan yang terdapat dalam kumpulan terbabit. Pengalaman kerugian diselaraskan berasaskan data semasa boleh pantau bagi mencerminkan kesan keadaan semasa yang tidak menjejaskan tempoh di mana pengalaman kerugian 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 kemerosotan. 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 kemerosotan berkurangan dan pengurangan tersebut boleh dikaitkan secara objektif dengan sesuatu peristiwa yang berlaku selepas kemerosotan tersebut diiktiraf, kerugian kemerosotan yang diiktiraf sebelumnya dibalikkan dengan melaraskan peruntukan akaun kemerosotan. Jumlah penarikbalikan 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 kemerosotan 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, kemerosotan ditaksir berdasarkan kriteria yang sama seperti semua aset kewangan lain. Penarikbalikan kemerosotan instrumen hutang diiktiraf dalam penyata pendapatan komprehensif.

Penarikbalikan kemerosotan saham ekuiti tidak diiktiraf dalam untung atau rugi, peningkatan dalam nilai saksama saham ekuiti selepas kemerosotan 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 disemak 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 disemak 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 kemerosotan individu atau kolektif.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.10 Kemerosotan (sambungan)

Aset-aset lain

Jumlah bawaan aset-aset lain disemak pada penghujung setiap tempoh laporan bagi menentukan samada terdapat tanda-tanda kemerosotan. Sekiranya tanda-tanda tersebut wujud, jumlah boleh diperoleh semula bagi aset-aset tersebut dianggarkan.

Jumlah boleh diperoleh 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 kemerosotan diiktiraf sekiranya jumlah bawaan sesuatu aset melebihi jumlah boleh diperoleh semula. Kerugian kemerosotan diiktiraf dalam untung atau rugi.

Kerugian kemerosotan yang diiktiraf pada tempoh terdahulu ditaksir pada setiap tarikh laporan untuk meninjau tanda-tanda samada kerugian tersebut telah berkurangan atau tidak wujud lagi. Kerugian kemerosotan dipulihkan sekiranya terdapat perubahan dalam anggaran yang digunakan untuk menentukan jumlah boleh diperoleh semula. Kerugian kemerosotan 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 kemerosotan telah diiktiraf. Pemulihan kerugian kemerosotan 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.

2.12 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.

Peruntukan dikaji semula pada setiap tarikh laporan dan jika aliran sumber yang mengandungi manfaat ekonomi yang diperlukan untuk menyelesaikan obligasi tidak lagi berkemungkinan, peruntukan akan ditarikbalik.

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. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

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 Instrumen Ekuiti

Instrumen yang dikelaskan sebagai ekuiti diukur pada kos ketika pengiktirafan awal dan tidak diukur semula selepas itu.

Modal Saham

Saham biasa dikelaskan sebagai ekuiti dalam penyata kedudukan kewangan. Kos yang berkaitan secara langsung dengan penerbitan saham ekuiti baru diambil kira dalam 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.

Pendapatan daripada kontrak berasaskan jual-beli diiktiraf menggunakan asas kadar keuntungan efektif ke atas tempoh kontrak berdasarkan jumlah pokok belum dijelaskan manakala pendapatan daripada Ijarah (kontrak berasaskan pajakan) diiktiraf menggunakan asas kadar keuntungan efektif ke atas tempoh pajakan.

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.

2.18 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 diluluskan atau diluluskan 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 urusniaga 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.

2. RINGKASAN DASAR-DASAR PERAKAUNAN PENTING (SAMBUNGAN)

2.18 Cukai pendapatan (sambungan)

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.

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

Tanggungan 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.

2.22 Ukuran nilai saksama

Dari 1 Januari 2013, Kumpulan telah mengguna pakai MFRS 13, Ukuran Nilai Saksama yang menetapkan bahawa nilai saksama aset atau liabiliti, kecuali untuk pembayaran yang berasaskan saham dan urus niaga pajakan, ditentukan sebagai harga yang akan diterima untuk menjual aset atau dibayar untuk memindahkan liabiliti dalam urus niaga yang teratur antara peserta pasaran pada tarikh pengukuran. Pengukuran ini menganggap bahawa urus niaga untuk menjual aset itu atau memindahkan liabiliti berlaku sama ada di pasaran utama atau dalam ketiadaan pasaran utama, dalam pasaran yang paling menguntungkan.

Bagi aset bukan kewangan, ukuran nilai saksama mengambil kira keupayaan peserta pasaran untuk menjana manfaat ekonomi dengan menggunakan aset tersebut dalam penggunaan sebaik dan sepenuhnya atau dengan menjualnya kepada kumpulan peserta pasaran lain yang akan menggunakan aset tersebut dalam penggunaan sebaik dan sepenuhnya.

Sejajar dengan peruntukan peralihan MFRS 13, Kumpulan telah menggunakan panduan ukuran nilai saksama baharu secara prospektif, dan tidak menyediakan apa-apa maklumat perbandingan nilai saksama untuk pendedahan baharu. Penerimagunaan MFRS 13 tidak secara ketara mempengaruhi penilaian aset atau liabiliti kumpulan selain daripada pendedahan tambahan.

3. TUNAI DAN DANA JANGKA PENDEK

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Tunai dan baki di bank dan institusi kewangan lain	**616,133**	782,538	**613,948**	782,270
Wang panggilan dan simpanan antara bank dengan baki tempoh matang tidak melebihi satu bulan	**2,984,210**	875,328	**2,984,130**	875,130
	3,600,343	1,657,866	**3,598,078**	1,657,400

4. DEPOSIT DAN SIMPANAN DI BANK DAN INSTITUSI KEWANGAN LAIN

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Bank-bank Islam berlesen	**130,580**	38,042
	130,580	38,042

5. ASET KEWANGAN DIPEGANG UNTUK DAGANGAN

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Pada nilai saksama		
Terbitan Pelaburan Kerajaan Malaysia	**726,353**	20,190
Nota Boleh Runding Bank Negara	**178,058**	846,786
Sekuriti Hutang Islam	**312,484**	683,891
Kertas Dagangan Islam	**-**	49,884
Bil Perbendaharaan Islam Malaysia	**-**	9,807
	1,216,895	1,610,558

6. ASET/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.

KUMPULAN DAN BANK

	31.12.2013		
	JUMLAH POKOK RM'000	NILAI SAKSAMA ASET RM'000	NILAI SAKSAMA LIABILITI RM'000
Kontrak hadapan	**1,381,894**	**8,681**	**(6,594)**
Tukaran kadar keuntungan	**1,311,481**	**19,855**	**(6,389)**
Deposit berstruktur	**110,495**	**582**	**(582)**
	2,803,870	**29,118**	**(13,565)**

KUMPULAN DAN BANK

	31.12.2012		
	JUMLAH POKOK RM'000	NILAI SAKSAMA ASET RM'000	NILAI SAKSAMA LIABILITI RM'000
Kontrak hadapan	680,789	2,523	(1,365)
Tukaran kadar keuntungan	1,434,000	12,200	(10,961)
Deposit berstruktur	114,095	2,013	(2,013)
	2,228,884	16,736	(14,339)

7. ASET KEWANGAN SEDIA UNTUK JUALAN

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Pada nilai saksama				
Amanah saham	**3,229**	3,229	**3,229**	3,229
Pada nilai saksama				
Terbitan Pelaburan Kerajaan Malaysia	**1,269,943**	1,893,477	**1,269,943**	1,893,477
Sijil Hutang Islam Boleh Runding	**447,825**	2,239,370	**447,825**	2,239,370
Sekuriti Hutang Islam	**10,661,807**	8,768,603	**10,663,818**	8,770,614
	12,379,575	12,901,450	**12,381,586**	12,903,461
Pada nilai saksama				
Amanah Saham Islamic Development Bank	**1,647**	1,530	**1,647**	1,530
Pada kos				
Saham tidak disebut harga di Malaysia	**23,456**	22,477	**23,456**	22,477
Ditolak: Kerugian kemerosotan terkumpul*	**(14,740)**	(13,761)	**(14,740)**	(13,761)
	8,716	8,716	**8,716**	8,716
Pada kos				
Saham tidak disebut harga di luar Malaysia	**23,754**	1,130	**23,754**	1,130
	12,416,921	12,916,055	**12,418,932**	12,918,066

* Pergerakan dalam kerugian kemerosotan terkumpul disebabkan perbezaan terjemahan

8. ASET KEWANGAN DIPEGANG HINGGA MATANG

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12. 2012 RM'000
Pada kos dilunaskan		
Sekuriti disebut harga di luar Malaysia:		
Sekuriti Hutang Islam	**70,452**	198,029
Ditolak: Kerugian kemerosotan terkumpul	**(7,125)**	(19,738)
	63,327	178,291

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN

(a) Mengikut jenis dan kontrak Syariah

KUMPULAN & BANK 31 DISEMBER 2013	BAI' BITHAMAN AJIL RM'000	MURABAHAH RM'000	BAI AL-INAH RM'000	AT-TAWARRUQ RM'000	IJARAH MUNTAHIAH BIT-TAMLEEK RM'000	IJARAH THUMMA AL-BAI RM'000	ISTISNA' RM'000	AR-RAHNU RM'000	JUMLAH RM'000
Pada kos dilunaskan									
Kemudahan tunai	-	-	175,923	573,323	-	-	-	-	**749,246**
Pembiayaan bertempoh									
Pembiayaan perumahan	5,442,107	-	-	1,190,950	-	-	67,995	-	**6,701,052**
Pembiayaan bersindiket	30,874	-	193,387	475,200	-	33,216	-	-	**732,677**
Pembiayaan pajakan	-	-	-	-	57,931	159,750	-	-	**217,681**
Pembiayaan penyambung	-	-	-	-	-	-	40,052	-	**40,052**
Pembiayaan peribadi	-	-	734,250	7,597,961	-	-	-	-	**8,332,211**
Pembiayaan bertempoh lain	3,565,043	-	7,034	2,326,624	-	-	1,884	-	**5,900,585**
Pembiayaan kakitangan	124,320	-	708	25,736	-	-	21,944	-	**172,708**
Kad kredit	-	-	157,089	288,153	-	-	-	-	**445,242**
Bil dagangan didiskaunkan	-	805,381	14,107	-	-	-	-	-	**819,488**
Resit amanah	-	35,957	-	-	-	-	-	-	**35,957**
Pajakan gadai	-	-	-	-	-	-	-	95,621	**95,621**
	9,162,344	**841,338**	**1,282,498**	**12,477,947**	**57,931**	**192,966**	**131,875**	**95,621**	**24,242,520**
Peruntukan untuk kemerosotan pembiayaan, pendahuluan dan lain-lain									
- peruntukan penaksiran kolektif									**(365,375)**
- peruntukan penaksiran individu									**(136,197)**
Jumlah bersih pembiayaan, pendahuluan dan lain-lain									**23,740,948**

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (SAMBUNGAN)

(a) Mengikut jenis dan kontrak Syariah (sambungan)

KUMPULAN 31 DISEMBER 2012	BAI' BITHAMAN AJIL RM'000	MURABAHAH RM'000	BAI AL-INAH RM'000	AT-TAWARRUQ RM'000	IJARAH MUNTAHIAH BIT-TAMLEEK RM'000	IJARAH THUMMA AL-BAI RM'000	ISTISNA' RM'000	AR-RAHNU RM'000	JUMLAH RM'000
Pada kos dilunaskan									
Kemudahan tunai	803	-	219,981	397,771	-	-	-	-	618,555
Pembiayaan bertempoh									
Pembiayaan perumahan	5,123,177	-	-	-	-	-	63,076	-	5,186,253
Pembiayaan bersindiket	41,745	-	170,209	180,177	-	33,935	-	-	426,066
Pembiayaan pajakan	-	-	-	-	30,626	172,954	-	-	203,580
Pembiayaan penyambung	-	-	-	-	-	-	151,127	-	151,127
Pembiayaan peribadi	-	-	876,635	5,731,481	-	-	-	-	6,608,116
Pembiayaan bertempoh lain	3,429,173	-	27,129	1,075,425	-	-	12,777	-	4,544,504
Pembiayaan kakitangan	125,103	-	2,279	18,363	-	-	19,635	-	165,380
Kad kredit	-	-	216,360	217,079	-	-	-	-	433,439
Bil dagangan didiskaunkan	-	1,352,851	-	127,364	-	-	-	-	1,480,215
Resit amanah	-	50,314	-	-	-	-	-	-	50,314
Pajakan gadai	-	-	-	-	-	-	-	80,572	80,572
	8,720,001	1,403,165	1,512,593	7,747,660	30,626	206,889	246,615	80,572	19,948,121
Peruntukan untuk kemerosotan pembiayaan, pendahuluan dan lain-lain									
- peruntukan penaksiran kolektif									(313,334)
- peruntukan penaksiran individu									(126,988)
Jumlah bersih pembiayaan, pendahuluan dan lain-lain									19,507,799

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (SAMBUNGAN)

(a) Mengikut jenis dan kontrak Syariah (sambungan)

BANK 31 DISEMBER 2012	BAI' BITHAMAN AJIL RM'000	MURABAHAH RM'000	BAI AL-INAH RM'000	AT-TAWARRUQ RM'000	IJARAH MUNTAHIAH BIT-TAMLEEK RM'000	IJARAH THUMMA AL-BAI RM'000	ISTISNA' RM'000	AR-RAHNU RM'000	JUMLAH RM'000
Pada kos dilunaskan									
Kemudahan tunai	803	-	220,915	397,771	-	-	-	-	619,489
Pembiayaan bertempoh									
Pembiayaan perumahan	5,123,177	-	-	-	-	-	63,076	-	5,186,253
Pembiayaan bersindiket	41,745	-	170,209	180,177	-	33,935	-	-	426,066
Pembiayaan pajakan	-	-	-	-	30,626	172,954	-	-	203,580
Pembiayaan penyambung	-	-	-	-	-	-	151,127	-	151,127
Pembiayaan peribadi	-	-	876,635	5,731,481	-	-	-	-	6,608,116
Pembiayaan bertempoh lain	3,429,173	-	27,129	1,075,425	-	-	12,777	-	4,544,504
Pembiayaan kakitangan	125,103	-	2,279	18,363	-	-	19,635	-	165,380
Kad kredit	-	-	216,360	217,079	-	-	-	-	433,439
Bil dagangan didiskaunkan	-	1,352,851	-	127,364	-	-	-	-	1,480,215
Resit amanah	-	50,314	-	-	-	-	-	-	50,314
Pajakan gadai	-	-	-	-	-	-	-	80,572	80,572
	8,720,001	1,403,165	1,513,527	7,747,660	30,626	206,889	246,615	80,572	19,949,055
Peruntukan untuk kemerosotan pembiayaan, pendahuluan dan lain-lain									
- peruntukan penaksiran kolektif									(313,334)
- peruntukan penaksiran individu									(126,988)
Jumlah bersih pembiayaan, pendahuluan dan lain-lain									19,508,733

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (SAMBUNGAN)

(b) Mengikut jenis pelanggan

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Institusi kewangan tempatan bukan bank	**352,438**	57,558	**352,438**	58,492
Perusahaan tempatan	**4,630,194**	4,327,447	**4,630,194**	4,327,447
Industri kecil sederhana	**631,069**	493,352	**631,069**	493,352
Kerajaan dan badan berkanun	**200,885**	165,550	**200,885**	165,550
Individu	**18,216,908**	14,679,594	**18,216,908**	14,679,594
Entiti tempatan lain	**5,483**	5,646	**5,483**	5,646
Entiti asing	**205,543**	218,974	**205,543**	218,974
	24,242,520	19,948,121	**24,242,520**	19,949,055

(c) Mengikut kepekaan kadar keuntungan

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Kadar tetap				
Pembiayaan perumahan	**1,512,408**	1,552,555	**1,512,408**	1,552,555
Lain-lain	**7,954,409**	8,926,966	**7,954,409**	8,927,900
Kadar terapung				
Lain-lain	**14,775,703**	9,468,600	**14,775,703**	9,468,600
	24,242,520	19,948,121	**24,242,520**	19,949,055

(d) Mengikut baki kematangan kontrak

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Matang dalam satu tahun	**2,927,612**	3,065,264	**2,927,612**	3,066,198
Lebih dari satu hingga tiga tahun	**816,371**	969,154	**816,371**	969,154
Lebih dari tiga hingga lima tahun	**1,373,079**	1,082,872	**1,373,079**	1,082,872
Lebih dari lima tahun	**19,125,458**	14,830,831	**19,125,458**	14,830,831
	24,242,520	19,948,121	**24,242,520**	19,949,055

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (SAMBUNGAN)

(e) Mengikut agihan geografi

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Wilayah Tengah	**10,699,889**	8,570,148	**10,699,889**	8,571,082
Wilayah Timur	**4,455,488**	3,635,878	**4,455,488**	3,635,878
Wilayah Utara	**3,928,233**	3,165,074	**3,928,233**	3,165,074
Wilayah Selatan	**3,191,397**	2,920,068	**3,191,397**	2,920,068
Wilayah Malaysia Timur	**1,967,513**	1,656,953	**1,967,513**	1,656,953
	24,242,520	19,948,121	**24,242,520**	19,949,055

(f) Mengikut sektor

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Pertanian utama	**243,148**	223,163	**243,148**	223,163
Perlombongan dan pengkuarian	**8,135**	5,334	**8,135**	5,334
Perkilangan (termasuk asas tani)	**829,577**	1,016,127	**829,577**	1,016,127
Elektrik, gas dan air	**365,014**	175,743	**365,014**	175,743
Perdagangan borong & runcit, dan hotel & restoran	**750,364**	673,210	**750,364**	673,210
Pembinaan	**1,872,011**	1,725,523	**1,872,011**	1,725,523
Harta tanah	**517,731**	572,787	**517,731**	572,787
Pengangkutan, penyimpanan dan komunikasi	**236,616**	208,945	**236,616**	208,945
Aktiviti kewangan, insurans dan perniagaan	**850,283**	391,521	**850,283**	392,455
Pendidikan, kesihatan dan lain-lain	**342,942**	254,018	**342,942**	254,018
Sektor isi rumah	**18,216,799**	14,693,126	**18,216,799**	14,693,126
Lain-lain sektor	**9,900**	8,624	**9,900**	8,624
	24,242,520	19,948,121	**24,242,520**	19,949,055

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (SAMBUNGAN)

(g) Pergerakan dalam pembiayaan dan pendahuluan merosot ("pembiayaan merosot") adalah seperti berikut:

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Pada 1 Januari 2013/1 Januari 2012	**308,709**	379,790
Diklasifikasi sebagai merosot semasa tahun	**440,665**	427,775
Diklasifikasi semula sebagai bukan merosot semasa tahun	**(236,056)**	(254,872)
Jumlah diperoleh semula	**(71,626)**	(92,264)
Jumlah dihapus kira	**(160,388)**	(151,472)
Perbezaan tukaran	**3,998**	(248)
Pada 31 Disember 2013/31 Disember 2012	**285,302**	308,709
Pembiayaan merosot kasar sebagai peratusan jumlah kasar pembiayaan, pendahuluan dan lain-lain	**1.18%**	1.55%

(h) Pembiayaan merosot mengikut agihan geografi

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Wilayah Tengah	**129,930**	130,400
Wilayah Timur	**28,106**	26,053
Wilayah Utara	**52,873**	66,894
Wilayah Selatan	**13,702**	22,199
Wilayah Malaysia Timur	**60,691**	63,163
	285,302	308,709

9. PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN (SAMBUNGAN)

(i) Pembiayaan merosot mengikut sektor

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Pertanian utama	**-**	207
Perkilangan (termasuk asas tani)	**32,302**	46,483
Elektrik, gas dan air	**108**	160
Perdagangan borong & runcit, dan hotel & restoran	**15,525**	17,422
Pembinaan	**21,601**	74,341
Harta tanah	**-**	101
Pengangkutan, penyimpanan dan komunikasi	**33,117**	722
Aktiviti kewangan, insurans dan perniagaan	**61,393**	9,977
Sektor isi rumah	**121,226**	159,273
Lain-lain sektor	**30**	23
	285,302	308,709

(j) Pergerakan bagi peruntukan pembiayaan merosot

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Peruntukan penaksiran kolektif		
Pada 1 Januari 2013/1 Januari 2012	**313,334**	327,688
Peruntukan dibuat semasa tahun	**141,621**	102,185
Jumlah dihapus kira	**(90,373)**	(116,848)
Perbezaan tukaran	**793**	309
Pada 31 Disember 2013/31 Disember 2012	**365,375**	313,334
Peruntukan penaksiran individu		
Pada 1 Januari 2013/1 Januari 2012	**126,988**	75,770
Peruntukan dibuat semasa tahun	**79,103**	85,042
Jumlah dihapus kira	**(69,901)**	(33,824)
Perbezaan tukaran	**7**	-
Pada 31 Disember 2013/31 Disember 2012	**136,197**	126,988

10. ASET LAIN

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Jumlah belum terima lain	**6,563**	96,727	**4,845**	94,797
Deposit dan prabayaran	**34,127**	35,898	**33,462**	35,143
Syarikat berkaitan*	**694**	32	**860**	1,205
	41,384	132,657	**39,167**	131,145

* 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 26(2)(c) Akta Bank Pusat Malaysia, 2009, dengan jumlahnya ditentukan pada peratusan tertentu daripada jumlah liabiliti yang layak.

12. ASET CUKAI TERTUNDA

Aset cukai tertunda diiktiraf

Aset cukai tertunda dijelaskan seperti berikut:

	ASET		LIABILITI		BERSIH	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
KUMPULAN						
Hartanah dan peralatan	**-**	-	**(28,119)**	(32,879)	**(28,119)**	(32,879)
Peruntukan	**24,652**	21,445	**-**	-	**24,652**	21,445
Peruntukan modal tidak diserap	**28,080**	29,889	**-**	-	**28,080**	29,889
Aset/(liabiliti) cukai	**52,732**	51,334	**(28,119)**	(32,879)	**24,613**	18,455
BANK						
Hartanah dan peralatan	**-**	-	**(28,119)**	(32,705)	**(28,119)**	(32,705)
Peruntukan	**24,652**	21,445	**-**	-	**24,652**	21,445
Peruntukan modal tidak diserap	**28,080**	29,889	**-**	-	**28,080**	29,889
Aset/(liabiliti) cukai	**52,732**	51,334	**(28,119)**	(32,705)	**24,613**	18,629

12. ASET CUKAI TERTUNDA (SAMBUNGAN)

Aset cukai tertunda tidak diiktiraf

Aset cukai tertunda tidak diiktiraf bagi item berikut:

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Peruntukan modal tidak diserap	**27,303**	30,424

Peruntukan modal tidak diserap berjumlah RM27.3 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

	BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Pada kos		
Saham tidak disebut harga di Malaysia	**28,847**	28,847
Ditolak: Kerugian kemerosotan terkumpul	**(820)**	(820)
	28,027	28,027

Butiran anak-anak syarikat adalah seperti berikut:

		KEPENTINGAN PEMILIKAN EFEKTIF	
		31.12.2013	31.12.2012
NAMA SYARIKAT	AKTIVITI UTAMA	%	%
Al-Wakalah Nominees (Tempatan) Sdn. Bhd.	Menyediakan khidmat pencalonan	**100**	100
BIMB Investment Management Berhad	Pengurus Dana Amanah Saham Islam	**100**	100
Bank Islam Trust Company (Labuan) Ltd. dan anak-anak syarikatnya:	Menyediakan khidmat selaku syarikat amanah berdaftar Labuan	**100**	100
BIMB Offshore Company Management Services Sdn. Bhd.	Setiausaha Korporat Residen dan Pengarah untuk Syarikat-syarikat Luar Pesisir	**100**	100
BIMB Foreign Currency Clearing Agency Sdn. Bhd.	Dorman (dalam proses pembubaran ahli secara sukarela)	**100**	100
Farihan Corporation Sdn. Bhd.	Menguruskan perniagaan pajak gadai Islam	**100**	100

14. PELABURAN DALAM SYARIKAT BERSEKUTU

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Pada kos				
Saham tidak disebut harga	**-**	22,563	**-**	22,563
Bahagian keputusan syarikat bersekutu	**-**	349	**-**	-
	-	22,912	**-**	22,563

Ringkasan maklumat kewangan bagi syarikat bersekutu tidak diselaraskan untuk peratus pemilikan yang dipegang oleh Kumpulan seperti berikut:

	KUMPULAN	
	31.12.2013 RM'000	31.12.2012 RM'000
Jumlah aset	**-**	404,556
Jumlah liabiliti	**-**	329,797
Perolehan operasi	**-**	21,772
Keuntungan selepas cukai	**-**	8,662

Butiran mengenai syarikat bersekutu, yang tidak disebut harga, adalah seperti berikut:

			FAEDAH EFEKTIF	
			31.12.2013	31.12.2012
NAMA SYARIKAT	AKTIVITI UTAMA	TEMPAT DIPERBADANKAN	%	%
Amana Bank Ltd	Menyediakan khidmat kewangan Islam	Sri Lanka	**17.79**	20.00

Bank mempunyai 20% kepentingan dalam Amana Bank yang menyediakan perbankan patuh Syariah serta perkhidmatan kewangan yang berkaitan di Sri Lanka. Central Bank of Sri Lanka telah mengehadkan pemilikan asing kepada 15% dan memberi Bank sehingga tahun 2015 untuk mengurangkan pegangan sahamnya.

Baru-baru ini Amana Bank telah menerbitkan terbitan hak sebagai sebahagian daripada perancangan modal mereka yang tidak dilanggan oleh Bank. Hasilnya, pegangan saham Bank dalam Amana Bank telah berkurangan kepada 17.79% setakat 31 Disember 2013. Pelaburan dalam Amana Bank kini diklasifikasikan sebagai sebahagian daripada aset kewangan sedia untuk jualan.

15. HARTANAH DAN PERALATAN

KUMPULAN	TANAH PAJAKAN JANGKA PANJANG RM'000	PENAMBAH-BAIKAN DAN PENGUBAH-SUAIAN BANGUNAN RM'000	PERABOT, LEKAPAN DAN LENGKAPAN RM'0000	PERALATAN PEJABAT RM'000	PERALATAN KOMPUTER RM'000	KENDERAAN BERMOTOR RM'000	PENGUBAH-SUAIAN DALAM PROSES RM'000	PEMBANGUNAN SISTEM PENGURUSAN MAKLUMAT RM'000	JUMLAH RM'000
Kos									
Pada 1 Januari 2012	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
Tambahan	-	2,704	7,889	5,840	14,066	-	2,322	6,409	39,230
Klasifikasi semula	-	67	82	4	2,942	-	(153)	(2,942)	-
Pelupusan	-	(1,958)	(4,847)	(2,276)	(2,948)	-	-	-	(12,029)
Hapus kira	-	(1,837)	(7,060)	(12,667)	(2,503)	-	-	-	(24,067)
Perbezaan tukaran	-	7	74	50	141	4	-	-	276
Pada 31 Disember 2013	**14,784**	**30,844**	**109,973**	**70,373**	**273,399**	**1,488**	**2,349**	**9,119**	**512,329**
Susut nilai terkumpul									
Pada 1 Januari 2012	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)
At 31 Disember 2012	956	20,451	52,178	53,919	157,660	775	2	-	285,941
Susut nilai bagi tahun	174	1,632	8,645	8,838	26,722	268	-	-	46,279
Pelupusan	-	(1,604)	(3,881)	(1,837)	(2,935)	-	-	-	(10,257)
Hapus kira	-	(1,107)	(4,015)	(11,847)	(2,490)	-	-	-	(19,459)
Perbezaan tukaran	-	7	74	49	137	4	-	-	271
Pada 31 Disember 2013	**1,130**	**19,379**	**53,001**	**49,122**	**179,094**	**1,047**	**2**	**-**	**302,775**
Jumlah bawaan									
Pada 1 Januari 2012	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
Pada 31 Disember 2013	**13,654**	**11,465**	**56,972**	**21,251**	**94,305**	**441**	**2,347**	**9,119**	**209,554**

15. HARTANAH DAN PERALATAN (SAMBUNGAN)

BANK	TANAH PAJAKAN JANGKA PANJANG RM'000	PENAMBAH-BAIKAN DAN PENGUBAH-SUAIAN BANGUNAN RM'000	PERABOT, LEKAPAN DAN LENGKAPAN RM'0000	PERALATAN PEJABAT RM'000	PERALATAN KOMPUTER RM'000	KENDERAAN BERMOTOR RM'000	PENGUBAH-SUAIAN DALAM PROSES RM'000	PEMBANGUNAN SISTEM PENGURUSAN MAKLUMAT RM'000	JUMLAH RM'000
Kos									
Pada 1 Januari 2012	14,784	28,277	93,609	70,633	219,587	1,486	25	19,986	448,387
Pindahan daripada subsidi	-	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
Tambahan	-	2,704	7,887	5,839	13,996	-	2,225	6,409	39,060
Klasifikasi semula	-	67	82	4	2,942	-	(153)	(2,942)	-
Pelupusan	-	(1,958)	(4,847)	(1,910)	(2,910)	-	-	-	(11,625)
Hapus kira	-	(1,837)	(7,060)	(12,122)	(2,439)	-	-	-	(23,458)
Perbezaan tukaran	-	7	74	44	131	4	-	-	260
Pada 31 Disember 2013	**14,784**	**30,817**	**109,941**	**70,062**	**272,599**	**1,488**	**2,250**	**9,119**	**511,060**
Susut nilai terkumpul									
Pada 1 Januari 2012	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)
At 31 Disember 2012	956	20,412	52,165	53,282	156,993	775	-	-	284,583
Susut nilai bagi tahun	174	1,632	8,635	8,820	26,662	268	-	-	46,191
Pelupusan	-	(1,604)	(3,881)	(1,635)	(2,908)	-	-	-	(10,028)
Hapus kira	-	(1,107)	(4,015)	(11,663)	(2,437)	-	-	-	(19,222)
Perbezaan tukaran	-	7	74	44	129	4	-	-	258
Pada 31 Disember 2013	**1,130**	**19,340**	**52,978**	**48,848**	**178,439**	**1,047**	**-**	**-**	**301,782**
Jumlah bawaan									
Pada 1 Januari 2012	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
Pada 31 Disember 2013	**13,654**	**11,477**	**56,963**	**21,214**	**94,160**	**441**	**2,250**	**9,119**	**209,278**

16. DEPOSIT DARIPADA PELANGGAN

a) Mengikut jenis deposit

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Dana bukan Mudharabah				
Deposit tuntutan	**9,888,119**	8,963,892	**9,891,476**	8,968,608
Deposit simpanan	**2,379,204**	2,515,341	**2,379,204**	2,515,341
Sekuriti Hutang Islam Boleh Runding ("NIDC")	**1,466,205**	1,638,528	**1,466,205**	1,638,528
Waheed-i	**358,516**	2,213,836	**359,417**	2,214,548
Ziyad*	**98,457**	101,664	**98,457**	101,664
Lain-lain	**88,022**	78,562	**88,022**	78,562
	14,278,523	15,511,823	**14,282,781**	15,517,251
Dana Mudharabah				
Deposit simpanan	**2,295,278**	1,942,190	**2,295,278**	1,942,190
Deposit pelaburan am	**2,012,162**	2,173,818	**2,012,162**	2,174,125
Deposit pelaburan khas	**18,659,039**	12,923,159	**18,682,231**	12,949,609
	22,966,479	17,039,167	**22,989,671**	17,065,924
	37,245,002	32,550,990	**37,272,452**	32,583,175

* Deposit berstruktur

Struktur kematangan NIDC, Waheed-i, Ziyad dan deposit pelaburan adalah seperti berikut:

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Matang dalam enam bulan	**20,374,794**	16,983,754	**20,398,137**	17,010,698
Lebih daripada enam bulan hingga satu tahun	**2,036,519**	1,243,158	**2,037,269**	1,243,683
Lebih daripada satu tahun hingga tiga tahun	**136,897**	775,333	**136,897**	775,333
Lebih daripada tiga tahun hingga lima tahun	**46,169**	48,760	**46,169**	48,760
Lebih daripada lima tahun	**-**	-	**-**	-
	22,594,379	19,051,005	**22,618,472**	19,078,474

16. DEPOSIT DARIPADA PELANGGAN (SAMBUNGAN)

b) Mengikut jenis pelanggan

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Kerajaan dan badan berkanun	**8,069,129**	7,378,695	**8,069,129**	7,378,695
Perusahaan perniagaan	**10,009,275**	8,943,008	**10,009,275**	8,943,008
Individu	**5,124,757**	5,263,990	**5,124,757**	5,263,990
Lain-lain	**14,041,841**	10,965,297	**14,069,291**	10,997,482
	37,245,002	32,550,990	**37,272,452**	32,583,175

17. DEPOSIT DAN SIMPANAN DARI BANK DAN INSTITUSI KEWANGAN LAIN

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Dana bukan Mudharabah		
Bank-bank Islam berlesen	**1,538**	1,475
Institusi kewangan lain	**44,564**	50,153
	46,102	51,628
Dana Mudharabah		
Bank-bank Islam berlesen	**1,298,873**	768,360
Institusi kewangan lain	**185,000**	40,290
	1,483,873	808,650
	1,529,975	860,278

18. LIABILITI LAIN

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Pemiutang lain	**372,655**	362,571	**369,109**	363,141
Akruan	**108,747**	135,200	**107,517**	133,746
	481,402	497,771	**476,626**	496,887

Termasuk dalam liabiliti lain adalah dana amal yang tidak diagihkan berjumlah RM248,000 (2012: RM252,000) bagi Kumpulan dan Bank. Pergerakan sumber dan penggunaan dana amal dinyatakan dalam Nota 23.

19. ZAKAT DAN CUKAI

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Zakat	**12,453**	9,282	**12,436**	9,251
Cukai	**31,541**	2,128	**31,505**	2,115
	43,994	11,410	**43,941**	11,366

20. MODAL SAHAM

	BILANGAN SAHAM		JUMLAH	
KUMPULAN DAN BANK	31.12.2013 '000	31.12.2012 '000	31.12.2013 RM'000	31.12.2012 RM'000
Dibenarkan:				
Saham biasa RM1.00 setiap satu	**2,540,000**	2,540,000	**2,540,000**	2,540,000
Diterbitkan dan dibayar penuh				
Saham biasa RM1.00 setiap satu				
Pada 1 Januari 2013 / 1 Januari 2012	**2,265,490**	2,265,490	**2,265,490**	2,265,490
Peruntukan saham biasa baharu pada 31 Disember 2013	**32,675**	-	**32,675**	-
Pada 31 Disember 2013 / 31 Disember 2012	**2,298,165**	2,265,490	**2,298,165**	2,265,490

Semasa tahun kewangan, Bank telah meningkatkan modal diterbitkan dan berbayarnya daripada RM2,265,490,000 kepada RM2,298,165,336 melalui terbitan 32,675,336 saham biasa baharu bernilai RM1.00 seunit pada harga RM2.60 seunit berikutan Pelan Pelaburan Semula Dividen berkaitan dengan dividen interim kedua sebanyak 5.0 sen bagi tahun kewangan berakhir 31 Disember 2013, seperti yang dinyatakan dalam Nota 35.

21. RIZAB-RIZAB LAIN

	RIZAB BERKANUN RM'000	RIZAB NILAI SAKSAMA RM'000	RIZAB TERJEMAHAN RM'000	JUMLAH RM'000
KUMPULAN				
Pada 1 Januari 2012	974,594	117,460	(9,451)	1,082,603
Pensifaran kerugian terkumpul	(684,335)	-	-	(684,335)
Perbezaan terjemahan tukaran asing	-	-	10,543	10,543
Rizab nilai saksama				
- Perubahan bersih dalam nilai saksama	-	25,460	-	25,460
- Amaun bersih diklasifikasi semula kepada untung atau rugi	-	(21,506)	-	(21,506)
Pemindahan daripada keuntungan tahun semasa	215,392	-	-	215,392
Pada 31 Disember 2012	505,651	121,414	1,092	628,157
Perbezaan terjemahan tukaran asing	-	-	(21,990)	(21,990)
Rizab nilai saksama				
- Perubahan bersih dalam nilai saksama	-	(124,548)	-	(124,548)
- Amaun bersih diklasifikasi semula kepada untung atau rugi	-	(4,875)	-	(4,875)
Pemindahan daripada keuntungan tahun semasa	245,823	-	-	245,823
Pada 31 Disember 2013	**751,474**	**(8,009)**	**(20,898)**	**722,567**
BANK				
Pada 1 Januari 2012	974,594	117,460	(9,459)	1,082,595
Pensifaran kerugian terkumpul	(684,335)	-	-	(684,335)
Perbezaan terjemahan tukaran asing	-	-	10,553	10,553
Rizab nilai saksama				
- Perubahan bersih dalam nilai saksama	-	25,460	-	25,460
- Amaun bersih diklasifikasi semula kepada untung atau rugi	-	(21,506)	-	(21,506)
Pemindahan daripada keuntungan tahun semasa	215,392	-	-	215,392
At 31 Disember 2012	505,651	121,414	1,094	628,159
Perbezaan terjemahan tukaran asing	-	-	(22,020)	(22,020)
Rizab nilai saksama				
- Perubahan bersih dalam nilai saksama	-	(124,548)	-	(124,548)
- Amaun bersih diklasifikasi semula kepada untung atau rugi	-	(4,875)	-	(4,875)
Pemindahan daripada keuntungan tahun semasa	245,823	-	-	245,823
Pada 31 Disember 2013	**751,474**	**(8,009)**	**(20,926)**	**722,539**

21. RIZAB-RIZAB LAIN (SAMBUNGAN)

Rizab berkanun diselenggara dengan mematuhi Seksyen 57(2)(f) Akta Perkhidmatan Kewangan Islam, 2013 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 2013, Bank telah menggunakan sepenuhnya baki kredit dalam Seksyen 108.

23. SUMBER DAN PENGGUNAAN DANA AMAL

KUMPULAN DAN BANK	DANA AMAL RM'000	PENDAPATAN TIDAK PATUH SYARIAH RM'000	JUMLAH RM'000
Dana yang tidak diagihkan setakat 1 Januari 2012	6	299	305
Dana yang dikumpul/diterima semasa tahun kewangan	163	88	251
Penggunaan dana semasa tahun kewangan	-	(304)	(304)
Sumbangan kepada Pertubuhan Bukan Berasaskan Keuntungan	-	(221)	(221)
Sumbangan kepada Baitulmal	-	(53)	(53)
Sumbangan kepada Aktiviti Dakwah	-	(30)	(30)
Dana yang tidak diagihkan setakat 31 Disember 2012	169	83	252
Dana yang dikumpul/diterima semasa tahun kewangan	173	51	224
Penggunaan dana semasa tahun kewangan	(148)	(80)	(228)
Sumbangan kepada Pertubuhan Bukan Berasaskan Keuntungan	(28)	-	(28)
Sumbangan kepada Aktiviti Dakwah	(77)	(80)	(157)
Sumbangan kepada keluarga miskin/memerlukan	(20)	-	(20)
Sumbangan kepada sekolah	(23)	-	(23)
Dana yang tidak diagihkan setakat 31 Disember 2013	**194**	**54**	**248**

24. PENDAPATAN DARIPADA PELABURAN DANA PENDEPOSIT

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Pendapatan daripada pelaburan:				
(i) Deposit pelaburan am	**118,442**	120,644	**118,442**	120,638
(ii) Deposit lain	**1,732,836**	1,529,998	**1,732,847**	1,532,018
	1,851,278	1,650,642	**1,851,289**	1,652,656

24. PENDAPATAN DARIPADA PELABURAN DANA PENDEPOSIT (SAMBUNGAN)

(i) *Pendapatan daripada pelaburan deposit pelaburan am*

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Kewangan, pendapatan dan hibah				
Pembiayaan, pendahuluan dan lain-lain	**86,619**	82,259	**86,619**	82,253
Aset kewangan:				
- dipegang untuk dagangan	**1,903**	847	**1,903**	847
- sedia untuk jualan	**24,173**	25,918	**24,173**	25,918
- dipegang hingga matang	**652**	4,360	**652**	4,360
Wang panggilan dan deposit dengan institusi kewangan	**4,211**	4,004	**4,211**	4,004
	117,558	117,388	**117,558**	117,382
Pendapatan urus janji lain				
(Kerugian)/keuntungan bersih daripada jualan aset kewangan dipegang untuk dagangan	**(594)**	321	**(594)**	321
Keuntungan bersih ke atas penilaian semula aset kewangan dipegang untuk dagangan	**596**	1,273	**596**	1,273
	2	1,594	**2**	1,594
Pendapatan operasi lain				
Keuntungan bersih daripada jualan aset kewangan sedia untuk jualan	**911**	1,662	**911**	1,662
Kerugian ke atas penebusan aset kewangan dipegang hingga matang	**(29)**	-	**(29)**	-
	882	1,662	**882**	1,662
	118,442	120,644	**118,442**	120,638
yang mana				
Pendapatan pembiayaan diperoleh daripada pembiayaan merosot	**1,696**	2,043	**1,696**	2,043

24. PENDAPATAN DARIPADA PELABURAN DANA PENDEPOSIT (SAMBUNGAN)

(ii) *Pendapatan daripada pelaburan deposit lain*

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Kewangan, pendapatan dan hibah				
Pembiayaan, pendahuluan dan lain-lain	**1,267,866**	1,045,032	**1,267,877**	1,047,052
Aset kewangan:				
- dipegang untuk dagangan	**27,903**	11,279	**27,903**	11,279
- sedia untuk jualan	**353,419**	328,135	**353,419**	328,135
- dipegang hingga matang	**9,495**	55,732	**9,495**	55,732
Wang panggilan dan deposit dengan institusi kewangan	**61,476**	49,974	**61,476**	49,974
	1,720,159	1,490,152	**1,720,170**	1,492,172
Pendapatan urus janji lain				
(Kerugian)/keuntungan bersih daripada jualan aset kewangan dipegang untuk dagangan	**(8,948)**	4,009	**(8,948)**	4,009
Keuntungan bersih ke atas penilaian semula aset kewangan dipegang untuk dagangan	**8,554**	15,993	**8,554**	15,993
	(394)	20,002	**(394)**	20,002
Pendapatan operasi lain				
Keuntungan bersih daripada jualan aset kewangan sedia untuk jualan	**13,501**	19,844	**13,501**	19,844
Kerugian ke atas penebusan aset kewangan dipegang hingga matang	**(430)**	-	**(430)**	-
	13,071	19,844	**13,071**	19,844
	1,732,836	1,529,998	**1,732,847**	1,532,018
yang mana				
Pendapatan pembiayaan diperoleh daripada pembiayaan merosot	**24,744**	26,408	**24,744**	26,408

25. PENDAPATAN DARIPADA PELABURAN DANA PEMEGANG SAHAM

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Kewangan, pendapatan dan hibah				
Pembiayaan, pendahuluan dan lain-lain	**4,429**	6,796	**4,429**	4,208
Aset kewangan sedia untuk jualan	**103,988**	104,320	**103,988**	104,320
Wang panggilan dan deposit dengan institusi kewangan	**14,461**	1,814	**14,461**	1,814
	122,878	112,930	**122,878**	110,342
Pendapatan urus janji lain				
Keuntungan bersih daripada urusniaga tukaran asing	**83,797**	51,599	**83,797**	51,599
Keuntungan derivatif bersih	**9,163**	9,805	**9,163**	9,805
	92,960	61,404	**92,960**	61,404
Pendapatan operasi lain				
Keuntungan daripada jualan matawang asing	**-**	3,124	**-**	-
Penarikbalikan peruntukan kemerosotan untuk jumlah belum terima	**201**	240	**-**	-
Dividen daripada anak syarikat	**-**	-	**6,400**	6,000
Pendapatan dividen kasar daripada sekuriti				
- tidak disebutharga di Malaysia	**6,458**	3,217	**6,458**	3,217
- amanah saham di Malaysia	**19**	87	**19**	87
- amanah saham di luar Malaysia	**-**	56	**-**	56
	6,678	6,724	**12,877**	9,360
Yuran dan komisen				
Yuran pembiayaan	**13,853**	13,842	**13,853**	13,842
Yuran cek dikeluarkan dan dipulangkan, penutupan akaun dan lain-lain	**9,340**	9,815	**9,340**	9,815
Yuran Ar-Rahnu	**11,718**	7,851	**11,718**	7,851
Yuran khidmat nasihat korporat	**11,687**	10,110	**11,687**	10,110
Yuran ATM	**12,774**	14,881	**12,774**	14,881
Yuran pemprosesan	**1,902**	3,977	**1,881**	3,930
Yuran pengurusan amanah saham	**8,141**	6,212	**-**	-
Yuran dan komisen kad kredit	**35,867**	37,242	**35,867**	37,242
Yuran kad debit	**10,307**	5,558	**10,307**	5,558
Yuran dan komisen khidmat Takaful	**18,381**	16,393	**18,381**	16,393
Komisen MEPS	**9,543**	8,802	**9,543**	8,802
Caj-caj Ta'widh	**560**	1,999	**560**	1,999
Lain-lain	**24,788**	19,166	**26,108**	20,537
	168,861	155,848	**162,019**	150,960

25. PENDAPATAN DARIPADA PELABURAN DANA PEMEGANG SAHAM (SAMBUNGAN)

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Pendapatan lain				
Kerugian bersih daripada pelupusan hartanah dan peralatan	**(1,514)**	(17)	**(1,497)**	(17)
Pendapatan sewa	**3,615**	2,087	**3,615**	2,087
Pendapatan lain	**349**	860	**167**	639
	2,450	2,930	**2,285**	2,709
	393,827	339,836	**393,019**	334,775

26. (PENARIKBALIKAN)/PERUNTUKAN KE ATAS PEMBIAYAAN DAN PENDAHULUAN YANG TERJEJAS

	KUMPULAN DAN BANK	
	2013 RM'000	2012 RM'000
(Penarikbalikan)/peruntukan untuk kemerosotan pembiayaan, pendahuluan dan lain-lain:		
- peruntukan taksiran kolektif	**141,621**	102,185
- peruntukan taksiran individu	**79,103**	85,042
Hutang dan pembiayaan lapuk diperoleh semula	**(235,733)**	(121,154)
	(15,009)	66,073

27. PERUNTUKAN/(PENARIKBALIKAN) KE ATAS PELABURAN YANG TERJEJAS

	KUMPULAN DAN BANK	
	2013 RM'000	2012 RM'000
Aset kewangan:		
- sedia untuk jualan	**9,537**	-
- dipegang hingga matang	**(326)**	(577)
	9,211	(577)

28. PENDAPATAN DARIPADA PENDEPOSIT

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Deposit daripada pelanggan				
- dana Mudharabah	**599,960**	395,977	**600,771**	396,354
- dana bukan Mudharabah	**155,773**	188,421	**155,799**	188,451
Deposit dan simpanan bank dan institusi kewangan lain				
- dana Mudharabah	**19,237**	7,706	**19,237**	7,706
- dana bukan Mudharabah	**4,495**	950	**4,495**	950
	779,465	593,054	**780,302**	593,461

29. PERBELANJAAN PERSONEL

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Gaji dan upah	**222,974**	203,298	**220,440**	200,256
Elaun dan bonus	**124,854**	105,572	**124,132**	104,488
Kumpulan Wang Simpanan Pekerja	**40,208**	36,179	**39,694**	35,608
Imbuhan para pengarah	**9,478**	8,658	**9,059**	8,451
Lain-lain	**45,748**	37,612	**45,525**	37,326
	443,262	391,319	**438,850**	386,129

30. PERBELANJAAN OVERHED LAIN

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Promosi				
Iklan dan publisiti	**10,093**	11,440	**9,944**	11,246
Perbelanjaan kad kredit	**19,156**	18,528	**19,156**	18,528
Lain-lain	**11,860**	9,878	**11,133**	9,366
	41,109	39,846	**40,233**	39,140
Perusahaan				
Sewa pejabat	**46,352**	48,353	**45,885**	47,701
Susut nilai hartanah dan peralatan	**46,279**	40,549	**46,191**	40,293
Perbelanjaan teknologi maklumat	**27,989**	27,380	**27,989**	27,380
Peralatan sewa	**3,875**	4,092	**3,818**	4,048
Penyelenggaraan pejabat	**9,493**	8,559	**9,322**	8,430
Utiliti	**12,575**	12,319	**12,481**	12,131
Khidmat sekuriti	**10,992**	10,701	**10,978**	10,022
Takaful dan insurans	**6,001**	5,474	**5,855**	5,266
Lain-lain	**319**	335	**319**	335
	163,875	157,762	**162,838**	155,606
Perbelanjaan am				
Imbuhan juruaudit				
- yuran audit berkanun	**683**	610	**596**	523
- lain-lain	**360**	448	**330**	425
Yuran profesional	**2,043**	3,890	**1,888**	3,763
Bekalan pejabat	**9,558**	9,174	**9,515**	9,098
Perjalanan & pengangkutan	**8,011**	9,345	**7,942**	9,222
Yuran langganan	**3,016**	2,887	**3,015**	2,886
Yuran khidmat luar	**48,068**	47,130	**48,068**	47,130
Caj pemprosesan	**14,490**	14,448	**14,490**	14,448
Lain-lain	**39,128**	16,912	**38,818**	17,292
	125,357	104,844	**124,662**	104,787
	330,341	302,452	**327,733**	299,533

31. IMBUHAN PARA PENGARAH DAN AHLI MAJLIS PENGAWASAN SYARIAH

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Para Pengarah Bank				
Pengarah Eksekutif:				
Gaji dan imbuhan lain, termasuk elaun mesyuarat	**7,000**	6,585	**6,994**	6,581
Manfaat barangan	**161**	286	**161**	286
	7,161	6,871	**7,155**	6,867
Pengarah Bukan Eksekutif:				
Yuran	**1,224**	1,205	**1,207**	1,181
Elaun	**516**	398	**505**	372
Manfaat barangan	**265**	212	**265**	212
	2,005	1,815	**1,977**	1,765
Para Pengarah anak-anak syarikat				
Pengarah Eksekutif:				
Gaji dan ganjaran lain termasuk elaun mesyuarat	**278**	-	**-**	-
	278	-	**-**	-
Pengarah Bukan Eksekutif:				
Yuran	**46**	37	**-**	-
Emolumen lain	**47**	103	**-**	-
	93	140	**-**	-
Jumlah	**9,537**	8,826	**9,132**	8,632
Ahli Majlis Pengawasan Syariah (SSC)				
- SSC Bank	**359**	323	**353**	317
- SSC anak syarikat	**8**	7	**-**	-
Jumlah	**367**	330	**353**	317
Jumlah besar (tidak termasuk manfaat barangan) (Nota 29)	**9,478**	8,658	**9,059**	8,451

31. 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					IMBUHAN DITERIMA DARIPADA ANAK-ANAK SYARIKAT		
	GAJI DAN BONUS RM'000	YURAN RM'000	EMOLUMEN LAIN RM'000	MANFAAT BARANGAN RM'000	BANK JUMLAH RM'000	YURAN RM'000	EMOLUMEN LAIN RM'000	KUMPULAN JUMLAH RM'000
31 Disember 2013								
Pengarah Eksekutif:								
Dato' Sri Zukri Samat	**5,465**	**-**	**1,529**	**161**	**7,155**	**-**	**6**	**7,161**
Pengarah Bukan Eksekutif:								
Datuk Zamani Abdul Ghani	**-**	**192**	**94**	**65**	**351**	**-**	**-**	**351**
Dato' Paduka Ismee Ismail	**-**	**102**	**52**	**25**	**179**	**-**	**-**	**179**
Datuk Zaiton Mohd Hassan	**-**	**228**	**79**	**50**	**357**	**-**	**-**	**357**
Johan Abdullah	**-**	**79**	**36**	**-**	**115**	**-**	**-**	**115**
Zahari @ Mohd Zin Idris	**-**	**228**	**107**	**25**	**360**	**17**	**11**	**388**
Mohamed Ridza Mohamed Abdulla	**-**	**108**	**42**	**25**	**175**	**-**	**-**	**175**
Abdullah Abdulrahman Abdullah Sharafi	**-**	**184**	**53**	**50**	**287**	**-**	**-**	**287**
Mohammed Abdul Ghaffar Ghualoom Hussain Abdulla	**-**	**86**	**42**	**25**	**153**	**-**	**-**	**153**
	-	**1,207**	**505**	**265**	**1,977**	**17**	**11**	**2,005**
	5,465	**1,207**	**2,034**	**426**	**9,132**	**17**	**17**	**9,166**
31 Disember 2012								
Pengarah Eksekutif:								
Dato' Sri Zukri Samat	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

31. IMBUHAN PARA PENGARAH DAN AHLI MAJLIS PENGAWASAN SYARIAH (SAMBUNGAN)

Jumlah keseluruhan imbuhan bagi Majlis Pengawasan Syariah Bank adalah seperti berikut:

	IMBUHAN DITERIMA DARIPADA BANK			IMBUHAN DITERIMA DARIPADA ANAK-ANAK SYARIKAT	
	YURAN RM'000	EMOLUMEN LAIN RM'000	BANK JUMLAH RM'000	YURAN RM'000	KUMPULAN JUMLAH RM'000
31 Disember 2013					
Ustaz Dr. Ahmad Shahbari @ Sobri Salamon	**57**	**20**	**77**	**6**	**83**
Ustaz Dato' Mohd Bakir Hj. Mansor	**51**	**18**	**69**	**-**	**69**
Prof. Dr. Ahmad Hidayat Buang	**51**	**18**	**69**	**-**	**69**
Asst. Prof. Dr. Uzaimah Ibrahim	**51**	**16**	**67**	**-**	**67**
Ustaz Muhammad Syafii Antonio	**51**	**9**	**60**	**-**	**60**
Syeikh Dr. Ahmad Mohieldin Ahmed	**11**	**-**	**11**	**-**	**11**
	272	**81**	**353**	**6**	**359**
31 Disember 2012					
Ustaz Dr. Ahmad Shahbari @ Sobri Salamon	48	14	62	6	68
Ustaz Dato' Mohd Bakir Hj. Mansor	42	13	55	-	55
Prof. Dr. Ahmad Hidayat Buang	42	13	55	-	55
Asst. Prof. Dr. Uzaimah Ibrahim	42	14	56	-	56
Ustaz Muhammad Syafii Antonio	42	3	45	-	45
Syeikh Dr. Ahmad Mohieldin Ahmed	42	2	44	-	44
	258	59	317	6	323

32. 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	
	2013 RM'000	2012 RM'000
Kakitangan pengurusan utama lain:		
- Manfaat kakitangan jangka pendek	**17,895**	15,394

33. PERBELANJAAN CUKAI

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Cukai pendapatan Malaysia				
Tahun semasa	**182,385**	155,471	**181,998**	154,899
Peruntukan kurang pada tahun-tahun sebelum	**2,746**	432	**2,791**	437
	185,131	155,903	**184,789**	155,336
Perbelanjaan cukai tertunda berkaitan pengasalan dan penarikbalikan perbezaan sementara daripada:				
Tahun semasa	**(345)**	6,112	**(345)**	6,112
Peruntukan lebih pada tahun-tahun sebelum	**(5,813)**	(1,181)	**(5,639)**	(1,181)
	(6,158)	4,931	**(5,984)**	4,931
	178,973	160,834	**178,805**	160,267

Kadar cukai korporat adalah 25%. Oleh itu, aset dan liabiliti cukai tertunda diukur menggunakan kadar cukai ini.

Penyesuaian perbelanjaan cukai efektif bagi Kumpulan dan Bank adalah seperti berikut:

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Keuntungan sebelum perbelanjaan cukai	**677,632**	595,648	**683,018**	600,303
Cukai pendapatan menggunakan kadar cukai Malaysia sebanyak 25%	**171,008**	150,413	**170,755**	150,076
Pendapatan tidak tertakluk kepada cukai	**3,205**	(496)	**3,071**	(496)
Perbelanjaan tidak boleh dipotong	**8,607**	11,666	**8,607**	11,431
	182,820	161,583	**182,433**	161,011
Cukai tertunda	**(780)**	-	**(780)**	-
Peruntukan kurang/(lebih) pada tahun-tahun sebelum				
– Cukai pendapatan	**2,746**	432	**2,791**	437
– Cukai tertunda	**(5,813)**	(1,181)	**(5,639)**	(1,181)
	178,973	160,834	**178,805**	160,267

34. PENDAPATAN SESAHAM

Pendapatan asas sesaham dikira berdasarkan pelarasan keuntungan bersih milik pemegang ekuiti Kumpulan sebanyak RM485,726,000 (2012: RM427,259,000) dan bilangan purata berwajaran saham biasa yang tertunggak semasa tahun tinjauan sebanyak 2,265,579,521 (2012: 2,265,490,000).

35. DIVIDEN

Dividen diiktiraf oleh Bank:

	SEN SESAHAM	JUMLAH KESELURUHAN RM'000	TARIKH BAYARAN
2013			
Dividen telus (selepas ditolak cukai)			
Akhir 2012 biasa	**3.00**	**50,974**	12 April 2013
Interim pertama 2013 biasa	**3.50**	**59,469**	31 Disember 2013
Interim kedua 2013 biasa	**4.99**	**84,803**	31 Disember 2013
		195,246	
Peringkat satu			
Interim kedua biasa 2013	**0.01**	**153**	31 Disember 2013
Jumlah keseluruhan		**195,399**	
2012			
Dividen telus (selepas ditolak cukai)			
Akhir 2011 biasa	2.63	44,687	15 Mei 2012
Interim pertama biasa 2012	3.00	50,973	30 Ogos 2012
Interim kedua biasa 2012	3.00	50,974	20 Disember 2012
Jumlah keseluruhan		146,634	

Dividen interim kedua Bank kira-kira 5.0 sen sesaham biasa telah dilaburkan semula untuk melanggan 32,675,336 saham biasa baharu bernilai RM1.00 pada harga RM2.60 seunit melalui Pelan Pelaburan Semula Dividen.

Dividen yang dibayar dilaburkan semula oleh pemegang saham tunggal, BIMB Holdings Berhad untuk mengukuhkan kedudukan modal Bank untuk membiayai pertumbuhan berterusan perniagaan Bank.

36. 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.

(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	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Syarikat pegangan utama				
(Kerugian)/keuntungan atas urusniaga forex	**(11,263)**	150	**(11,263)**	150
Pendapatan patut dibayar daripada simpanan deposit	**108,750**	30,126	**108,750**	30,126
Sewa premis patut dibayar	**20,128**	20,177	**20,128**	20,177
Lain-lain	**227**	210	**227**	210
Yuran dan komisen yang diterima	**6**	-	**6**	-
Syarikat pegangan				
Pendapatan patut dibayar daripada simpanan deposit	**3,056**	1,284	**3,056**	1,284
Sewa pejabat patut diterima	**845**	422	**845**	422
Lain-lain	**17**	-	**17**	-
Anak-anak syarikat				
Yuran dan komisen patut diterima	**-**	-	**7,383**	5,638
Yuran dan komisen patut dibayar	**-**	-	**1,181**	766
Keuntungan bersih daripada urusniaga Forex	**-**	-	**-**	99
Dividen	**-**	-	**6,400**	6,000
Pendapatan patut dibayar daripada simpanan deposit	**-**	-	**838**	406
Kos kewangan	**-**	-	**11**	2,021
Lain-lain	**-**	-	**556**	834

36. URUSNIAGA PIHAK BERKAITAN (SAMBUNGAN)

(a) Urusniaga penting pihak berkaitan bagi Kumpulan dan Bank, selain daripada pampasan kakitangan pengurusan utama, adalah seperti berikut: (sambungan)

	KUMPULAN JUMLAH URUSNIAGA BAGI		BANK JUMLAH URUSNIAGA BAGI	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Syarikat berkaitan pemegang saham utama				
Pendapatan patut diterima daripada pembiayaan, pendahuluan dan lain-lain	**1,279**	13,146	**1,279**	13,146
Yuran dan komisen patut diterima	**67**	79	**67**	79
Keuntungan bersih daripada urusniaga Forex	**645**	901	**645**	901
Pendapatan daripada yuran perkhidmatan Bancatakaful	**18,381**	13,066	**18,381**	13,066
Pendapatan patut dibayar daripada simpanan deposit	**8,301**	8,043	**8,301**	8,043
Sewa pejabat patut dibayar	**2,774**	2,700	**2,774**	2,700
Penyewaan lain	**39**	32	**39**	32
Yuran Takaful patut dibayar	**1,551**	1,500	**1,551**	1,500
Lain-lain	**55**	38	**55**	38
Syarikat kerjasama di mana kakitangan mempunyai kepentingan				
Pendapatan patut diterima daripada pembiayaan, pendahuluan dan lain-lain	**1,047**	451	**1,047**	451
Sewa peralatan patut dibayar	**217**	1,432	**217**	1,432
Lain-lain	**28**	-	**28**	-

(b) Baki penting belum dijelaskan bagi Kumpulan dan Bank dengan pihak berkaitan adalah seperti berikut:

	KUMPULAN BAKI BERSIH BELUM DIJELASKAN SETAKAT		BANK BAKI BERSIH BELUM DIJELASKAN SETAKAT	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Syarikat pegangan utama				
Jumlah patut diterima daripada				
Lain-lain	**30**	-	**30**	-
Jumlah patut dibayar kepada				
Deposit tuntutan dan pelaburan	**4,308,191**	2,665,880	**4,308,191**	2,665,880
Keuntungan patut dibayar kepada deposit pelaburan	**1,851**	51	**1,851**	51
Komitmen dan luar jangka	**127**	127	**127**	127

36. 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Syarikat pegangan				
Jumlah patut diterima daripada				
Lain-lain	**664**	3	**664**	3
Jumlah patut dibayar kepada				
Deposit tuntutan dan pelaburan	**147,106**	58,778	**147,106**	58,778
Keuntungan patut dibayar kepada deposit pelaburan	**86**	-	**86**	-
Anak-anak syarikat				
Jumlah patut diterima daripada				
Pembiayaan, pendahuluan dan lain-lain	**-**	-	**-**	934
Saham keutamaan tidak terkumpul boleh tebus	**-**	-	**2,011**	2,011
Lain-lain	**-**	-	**21**	103
Jumlah patut dibayar kepada				
Deposit tuntutan dan pelaburan	**-**	-	**27,450**	32,185
Lain-lain	**-**	-	**177**	4,714
Syarikat berkaitan pemegang saham utama				
Jumlah patut diterima daripada				
Pembiayaan, pendahuluan dan lain-lain	**77,448**	48,041	**77,448**	48,041
Jumlah patut diterima daripada				
Deposit tuntutan dan pelaburan	**374,433**	335,863	**374,433**	335,863
Keuntungan patut dibayar kepada deposit pelaburan	**250**	40	**250**	40
Komitmen dan luar jangka	**7,360**	8,694	**7,360**	8,694
Syarikat kerjasama di mana kakitangan mempunyai kepentingan				
Jumlah patut diterima daripada				
Pembiayaan, pendahuluan dan lain-lain	**11,208**	6,560	**11,208**	6,560
Jumlah patut dibayar kepada				
Deposit tuntutan dan pelaburan	**702**	362	**702**	362

37. URUSNIAGA DAN PENDEDAHAN KREDIT DENGAN PIHAK BERKAITAN

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Pendedahan kredit belum dijelaskan dengan pihak berkaitan	**1,209,682**	1,189,406
% pendedahan kredit belum dijelaskan dengan pihak berkaitan sebagai sebahagian daripada jumlah keseluruhan pendedahan kredit	**4.99%**	5.96%
% pendedahan kredit belum dijelaskan dengan pihak berkaitan yang belum dibayar atau dimungkiri	**0.001%**	0.001%

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.

38. 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;
- 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.

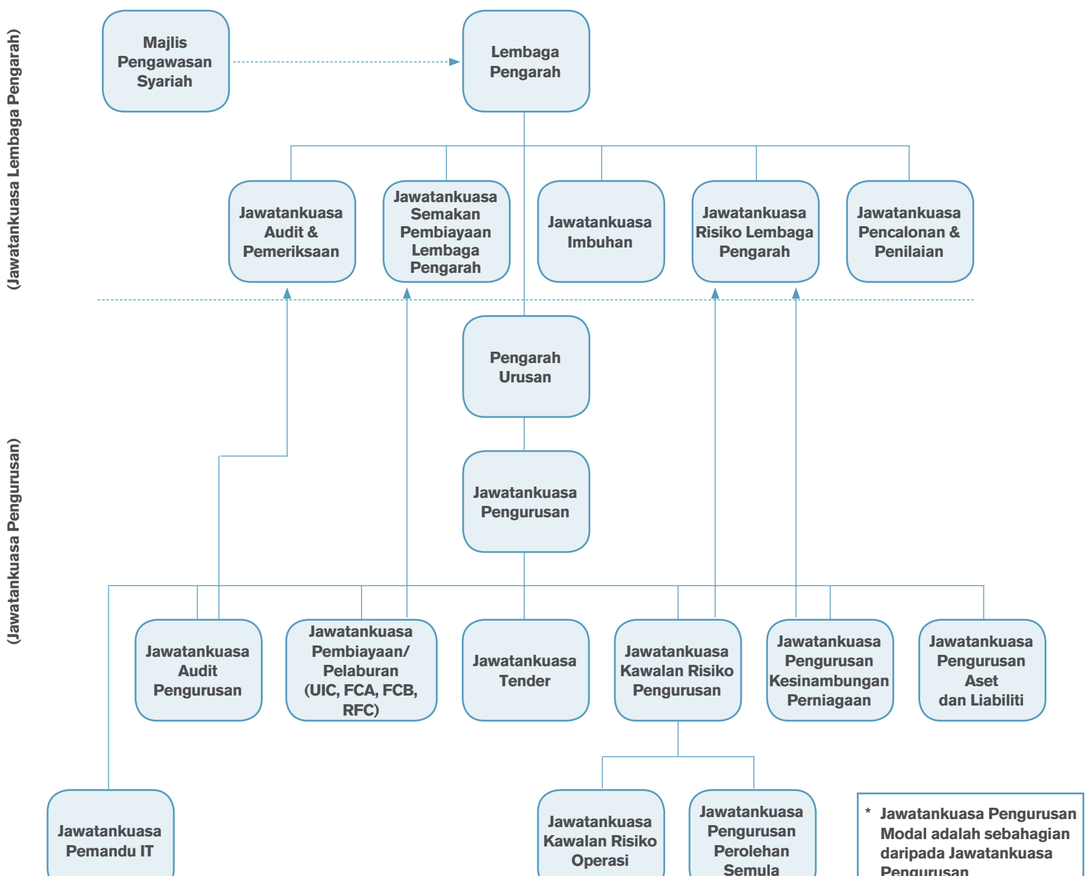
Struktur Fungsi dan Tadbir Urus Pengurusan Risiko

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.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

Struktur Fungsi dan Tadbir Urus Pengurusan Risiko (sambungan)

Jadual berikut menggambarkan struktur tadbir urus Bank:



38. 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 memaksimakan 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 Dalaman ("ICAAP"), telah digunapakai oleh Bank pada 2012 sebagai pemboleh penting ke arah penciptaan nilai dan kemampanan jangka panjang Bank. Pengurusan modal menyeluruh ini merangkumi penilaian risiko dan pengurusan risiko yang termaktub sebagai sebahagian daripada tadbir urus risiko Bank.

a) Risiko kredit

Tinjauan
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 Pelangsaian, Risiko Tumpuan Kredit, Risiko Baki/Mitigasi Kredit dan Risiko Migrasi.

Tadbir Urus 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 dua jabatan di luar bidang kuasa RMD iaitu Pentadbiran Kredit dan Pemulihan Kredit. 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/mengoptimakan hubungan risiko/pulangan;
- Untuk membina kebolehan mengenalpasti, mengukur dan mengelakkan atau mengurangkan potensi risiko kredit; dan
- 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 dan bagi mengelakkan pembiayaan tersebut menjadi pembiayaan merosot dan bagi meningkatkan peluang pembayaran semula sepenuhnya.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

a) Risiko kredit (sambungan)

Pengurusan risiko kredit (sambungan)
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 lembaran imbangan, tanpa mengambilkira sebarang cagaran yang dipegang atau peningkatan kredit lain. Bagi aset dalam lembaran imbangan, 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Tunai dan dana jangka pendek	**3,600,343**	1,657,866	**3,598,078**	1,657,400
Deposit dan simpanan di bank dan institusi kewangan lain	**130,580**	38,042	**130,580**	38,042
Aset kewangan dipegang untuk dagangan	**1,216,895**	1,610,558	**1,216,895**	1,610,558
Aset kewangan derivatif	**29,118**	16,736	**29,118**	16,736
Aset kewangan sedia untuk jualan	**12,416,921**	12,916,055	**12,418,932**	12,918,066
Aset kewangan dipegang hingga matang	**63,327**	178,291	**63,327**	178,291
Pembiayaan, pendahuluan dan lain-lain	**23,740,948**	19,507,799	**23,740,948**	19,508,733
Jumlah kecil	**41,198,132**	35,925,347	**41,197,878**	35,927,826
Tanggungan berkaitan kredit:				
Komitmen kredit	**8,407,810**	8,699,906	**8,407,810**	8,699,906
Jumlah kecil	**8,407,810**	8,699,906	**8,407,810**	8,699,906
Jumlah pendedahan kredit	**49,605,942**	44,625,253	**49,605,688**	44,627,732

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

a) Risiko kredit (sambungan)

(i) Tumpuan risiko kredit bagi Kumpulan dan Bank

KUMPULAN SETAKAT 31 DISEMBER 2013	TUNAI DAN DANA JANGKA PENDEK DAN DEPOSIT DAN SIMPANAN DENGAN INSTITUSI KEWANGAN RM'000	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN RM'000	ASET DERIVATIF RM'000	ASET KEWANGAN SEDIA UNTUK JUALAN RM'000	ASET KEWANGAN DIPEGANG HINGGA MATANG RM'000	PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN RM'000	JUMLAH DALAM LEMBARAN IMBANGAN RM'000	KOMITMEN DAN LUAR JANGKA* RM'000
Pertanian utama	-	-	-	**100,357**	-	**238,903**	**339,260**	**198,832**
Perlombongan dan pengkuarian	-	-	-	-	-	**8,059**	**8,059**	**413,223**
Perkilangan (termasuk asas tani)	-	-	-	**5,101**	-	**780,698**	**785,799**	**910,894**
Elektrik, gas dan air	-	**86,845**	-	**4,063,669**	-	**357,282**	**4,507,796**	**487,957**
Perdagangan borong & runcit, dan hotel & restoran	-	-	-	**45,498**	-	**714,625**	**760,123**	**682,992**
Pembinaan	-	**65,191**	-	**972,135**	**63,327**	**1,826,151**	**2,926,804**	**1,161,842**
Harta tanah	-	-	-	**251,675**	-	**508,768**	**760,443**	**214,887**
Pengangkutan, penyimpanan dan komunikasi	-	**25,601**	-	**1,814,840**	-	**198,158**	**2,038,599**	**303,696**
Aktiviti kewangan, insurans dan perniagaan	**3,114,598**	**1,039,258**	**29,118**	**5,163,646**	-	**779,158**	**10,125,778**	**774,130**
Pendidikan, kesihatan dan lain-lain	-	-	-	-	-	**331,482**	**331,482**	**1,538,058**
Sektor isi rumah	-	-	-	-	-	**17,987,919**	**17,987,919**	**575,147**
Sektor-sektor lain	**616,325**	-	-	-	-	**9,745**	**626,070**	**1,146,152**
	3,730,923	**1,216,895**	**29,118**	**12,416,921**	**63,327**	**23,740,948**	**41,198,132**	**8,407,810**

* Komitmen dan luar jangka tidak termasuk aset derivatif

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

a) Risiko kredit (sambungan)

(i) Tumpuan risiko kredit bagi Kumpulan dan Bank (sambungan)

KUMPULAN SETAKAT 31 DISEMBER 2012	TUNAI DAN DANA JANGKA PENDEK DAN DEPOSIT DAN SIMPANAN DENGAN INSTITUSI KEWANGAN RM'000	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN RM'000	ASET DERIVATIF RM'000	ASET KEWANGAN SEDIA UNTUK JUALAN RM'000	ASET KEWANGAN DIPEGANG HINGGA MATANG RM'000	PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN RM'000	JUMLAH DALAM LEMBARAN IMBANGAN RM'000	KOMITMEN DAN LUAR JANGKA* RM'000
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

* Komitmen dan luar jangka tidak termasuk aset derivatif

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

a) Risiko kredit (sambungan)

(i) Tumpuan risiko kredit bagi Kumpulan dan Bank (sambungan)

BANK SETAKAT 31 DISEMBER 2013	TUNAI DAN DANA JANGKA PENDEK DAN DEPOSIT DAN SIMPANAN DENGAN INSTITUSI KEWANGAN RM'000	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN RM'000	ASET DERIVATIF RM'000	ASET KEWANGAN SEDIA UNTUK JUALAN RM'000	ASET KEWANGAN DIPEGANG HINGGA MATANG RM'000	PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN RM'000	JUMLAH DALAM LEMBARAN IMBANGAN RM'000	KOMITMEN DAN LUAR JANGKA* RM'000
Pertanian utama	-	-	-	**100,357**	-	**238,903**	**339,260**	**198,832**
Perlombongan dan pengkuarian	-	-	-	-	-	**8,059**	**8,059**	**413,223**
Perkilangan (termasuk asas tani)	-	-	-	**5,101**	-	**780,698**	**785,799**	**910,894**
Elektrik, gas dan air	-	**86,845**	-	**4,063,669**	-	**357,282**	**4,507,796**	**487,957**
Perdagangan borong & runcit, dan hotel & restoran	-	-	-	**45,498**	-	**714,625**	**760,123**	**682,992**
Pembinaan	-	**65,191**	-	**972,135**	**63,327**	**1,826,151**	**2,926,804**	**1,161,842**
Harta tanah	-	-	-	**251,675**	-	**508,768**	**760,443**	**214,887**
Pengangkutan, penyimpanan dan komunikasi	-	**25,601**	-	**1,814,840**	-	**198,158**	**2,038,599**	**303,696**
Aktiviti kewangan, insurans dan perniagaan	**3,114,598**	**1,039,258**	**29,118**	**5,165,657**	-	**779,158**	**10,127,789**	**774,130**
Pendidikan, kesihatan dan lain-lain	-	-	-	-	-	**331,482**	**331,482**	**1,538,058**
Sektor isi rumah	-	-	-	-	-	**17,987,919**	**17,987,919**	**575,147**
Sektor-sektor lain	**614,060**	-	-	-	-	**9,745**	**623,805**	**1,146,152**
	3,728,658	**1,216,895**	**29,118**	**12,418,932**	**63,327**	**23,740,948**	**41,197,878**	**8,407,810**

* Komitmen dan luar jangka tidak termasuk aset derivatif

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

a) Risiko kredit (sambungan)

(i) Tumpuan risiko kredit bagi Kumpulan dan Bank (sambungan)

BANK SETAKAT 31 DISEMBER 2012	TUNAI DAN DANA JANGKA PENDEK DAN DEPOSIT DAN SIMPANAN DENGAN INSTITUSI KEWANGAN RM'000	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN RM'000	ASET DERIVATIF RM'000	ASET KEWANGAN SEDIA UNTUK JUALAN RM'000	ASET KEWANGAN DIPEGANG HINGGA MATANG RM'000	PEMBIAYAAN, PENDAHULUAN DAN LAIN-LAIN RM'000	JUMLAH DALAM LEMBARAN IMBANGAN RM'000	KOMITMEN DAN LUAR JANGKA* RM'000
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

(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

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

a) Risiko kredit (sambungan)

(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 melangkau 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Bukan lampau tempoh atau merosot	**23,527,458**	19,246,183	**23,527,458**	19,247,117
Lampau tempoh tetapi bukan merosot	**429,760**	393,229	**429,760**	393,229
Merosot	**285,302**	308,709	**285,302**	308,709
	24,242,520	19,948,121	**24,242,520**	19,949,055
Peruntukan untuk kemerosotan pembiayaan, pendahuluan dan lain-lain				
– peruntukan penaksiran kolektif	**(365,375)**	(313,334)	**(365,375)**	(313,334)
– peruntukan penaksiran individu	**(136,197)**	(126,988)	**(136,197)**	(126,988)
	23,740,948	19,507,799	**23,740,948**	19,508,733

Pembiayaan bukan lampau tempoh atau merosot

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Cemerlang hingga baik	**18,909,824**	15,185,608	**18,909,824**	15,186,542
Memuaskan	**4,249,300**	3,722,405	**4,249,300**	3,722,405
Sederhana	**368,334**	338,170	**368,334**	338,170
	23,527,458	19,246,183	**23,527,458**	19,247,117

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

a) Risiko kredit (sambungan)

(iii) Kualiti kredit bagi jumlah kasar pembiayaan dan pendahuluan (sambungan)

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

	KUMPULAN DAN BANK			
	31.12.2013		31.12.2012	
	RM'000	% pembiayaan kasar	RM'000	% pembiayaan kasar
Mengikut peningkatan usia				
Bulan-dalam-tunggakan 1	**294,267**	**1.21%**	268,737	1.35%
Bulan-dalam-tunggakan 2	**135,493**	**0.56%**	124,492	0.62%
	429,760	**1.77%**	393,229	1.97%

Pembiayaan merosot

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Taksiran individu di mana:	**162,492**	144,674
Bulan-dalam-tunggakan 0	**74,049**	48,644
Bulan-dalam-tunggakan 1	**4,322**	2,123
Bulan-dalam-tunggakan 2	**1,295**	18,991
Bulan-dalam-tunggakan 3 dan ke atas	**82,826**	74,916
Taksiran kolektif	**122,810**	164,035
	285,302	308,709

38. 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	
	31.12.2013 RM'000	31.12.2012 RM'000
Pengguna	**52,756**	59,980
Perniagaan	**61,427**	35,413
	114,183	95,393

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 Bank:

KUMPULAN DAN BANK SETAKAT 31 DISEMBER 2013	PENGGUNA RM'000	PERNIAGAAN RM'000	JUMLAH RM'000
Cemerlang hingga baik	**14,390,525**	**4,519,299**	**18,909,824**
Memuaskan	**3,015,549**	**1,233,751**	**4,249,300**
Sederhana	**364,893**	**3,441**	**368,334**
Lampau tempoh tetapi tidak merosot	**346,125**	**83,635**	**429,760**
Merosot	**121,261**	**164,041**	**285,302**
Jumlah	**18,238,353**	**6,004,167**	**24,242,520**

KUMPULAN SETAKAT 31 DISEMBER 2012	PENGGUNA RM'000	PERNIAGAAN RM'000	JUMLAH RM'000
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

38. 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 Bank: (sambungan)

BANK SETAKAT 31 DISEMBER 2012	PENGGUNA RM'000	PERNIAGAAN RM'000	JUMLAH RM'000
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

(iv) Kualiti kredit aset kewangan lain

Kualiti kredit aset kewangan lain oleh pihak luar adalah seperti berikut:

BANK SETAKAT 31 DISEMBER 2013	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN RM'000	ASET KEWANGAN DERIVATIF RM'000	ASET KEWANGAN SEDIA UNTUK JUALAN RM'000	ASET KEWANGAN SEDIA UNTUK MATANG RM'000	JUMLAH RM'000
Bon kerajaan dan bil perbendaharaan	**934,066**	**-**	**1,924,400**	**-**	**2,858,466**
Sekuriti hutang Islam					
Penarafan AAA	**171,546**	**-**	**3,743,946**	**-**	**3,915,492**
Penarafan AA1 hingga AA3	**86,655**	**-**	**2,224,144**	**-**	**2,310,799**
Penarafan A1 hingga A3	**-**	**-**	**56,624**	**-**	**56,624**
Tiada penarafan – Bon jaminan Kerajaan	**24,628**	**-**	**4,223,347**	**-**	**4,247,975**
Tiada penarafan – Separa kerajaan	**-**	**-**	**202,493**	**-**	**202,493**
Tiada penarafan – Lain-lain	**-**	**-**	**43,978**	**63,327**	**107,305**
Aset kewangan derivatif					
Bank dan rakan-rakan institusi kewangan	**-**	**21,350**	**-**	**-**	**21,350**
Korporat	**-**	**7,768**	**-**	**-**	**7,768**
	1,216,895	**29,118**	**12,418,932**	**63,327**	**13,728,272**

Nota: Tiada perbezaan ketara di antara aset-aset kewangan Kumpulan dan aset-aset kewangan Bank.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

a) Risiko kredit (sambungan)

(iv) Kualiti kredit aset kewangan lain(sambungan)

Kualiti kredit aset kewangan lain oleh pihak luar adalah seperti berikut: (sambungan)

BANK SETAKAT 31 DISEMBER 2012	ASET KEWANGAN DIPEGANG UNTUK DAGANGAN RM'000	ASET KEWANGAN DERIVATIF RM'000	ASET KEWANGAN SEDIA UNTUK JUALAN RM'000	ASET KEWANGAN SEDIA UNTUK MATANG RM'000	JUMLAH RM'000
Bon kerajaan dan bil perbendaharaan	978,077	-	1,893,476	-	2,871,553
Sekuriti hutang Islam					
Penarafan AAA	508,543	-	4,410,052	-	4,918,595
Penarafan AA1 hingga AA3	113,890	-	2,299,110	-	2,413,000
Penarafan A1 hingga A3	-	-	329,298	-	329,298
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

Nota: 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 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;

38. 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 mengoptimakan 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.

Tadbir urus 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 tadbir urus 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.

38. 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.

	BUKU BUKAN DAGANGAN								
KUMPULAN SETAKAT 31 DISEMBER 2013	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 KE-UNTUNGAN RM'000	BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KE-UNTUNGAN EFEKTIF %
Aset									
Tunai, baki dan simpanan di bank	**2,984,281**	**130,491**	**18**	**-**	**-**	**616,133**	**-**	**3,730,923**	**2.26**
Aset kewangan dipegang untuk dagangan	**-**	**-**	**-**	**-**	**-**	**-**	**1,216,895**	**1,216,895**	**2.51**
Aset kewangan derivatif	**-**	**-**	**-**	**-**	**-**	**-**	**29,118**	**29,118**	**1.04**
Aset kewangan sedia untuk jualan	**291,837**	**978,243**	**1,979,158**	**5,727,754**	**3,439,929**	**-**	**-**	**12,416,921**	**3.96**
Aset kewangan dipegang hingga matang	**-**	**-**	**-**	**-**	**63,327**	**-**	**-**	**63,327**	**9.06**
Pembiayaan, pendahuluan dan lain-lain									
– tidak merosot	**1,014,025**	**1,125,266**	**580,605**	**2,130,053**	**19,107,269**	**-**	**-**	**23,957,218**	**6.25**
– kemerosotan bersih dari peruntukan *	**-**	**-**	**-**	**-**	**-**	**(216,270)**	**-**	**(216,270)**	**-**
Aset-aset lain	**-**	**-**	**-**	**-**	**-**	**1,613,239**	**-**	**1,613,239**	**-**
Jumlah aset	**4,290,143**	**2,234,000**	**2,559,781**	**7,857,807**	**22,610,525**	**2,013,102**	**1,246,013**	**42,811,371**	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

	BUKU BUKAN DAGANGAN								
KUMPULAN SETAKAT 31 DISEMBER 2013	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 KE-UNTUNGAN RM'000	BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KE-UNTUNGAN EFEKTIF %
Liabiliti									
Deposit daripada pelanggan	**17,553,433**	**2,771,729**	**2,093,107**	**175,956**	**154**	**14,650,623**	**-**	**37,245,002**	**2.16**
Deposit dan simpanan dari bank dan institusi kewangan lain	**1,314,564**	**151,538**	**63,873**	**-**	**-**	**-**	**-**	**1,529,975**	**2.20**
Liabiliti kewangan derivatif	**-**	**-**	**-**	**-**	**-**	**-**	**13,565**	**13,565**	**0.48**
Bil dan penerimaan belum bayar	**20,421**	**4,855**	**-**	**-**	**-**	**145,322**	**-**	**170,598**	**3.45**
Liabiliti-liabiliti lain	**-**	**-**	**-**	**-**	**-**	**525,396**	**-**	**525,396**	**-**
Jumlah Liabiliti	**18,888,418**	**2,928,122**	**2,156,980**	**175,956**	**154**	**15,321,341**	**13,565**	**39,484,536**	
Ekuiti									
Ekuiti pemegang ekuiti Bank	**-**	**-**	**-**	**-**	**-**	**3,326,835**	**-**	**3,326,835**	
Jumlah ekuiti	**-**	**-**	**-**	**-**	**-**	**3,326,835**	**-**	**3,326,835**	
Jumlah liabiliti dan ekuiti pemegang saham	**18,888,418**	**2,928,122**	**2,156,980**	**175,956**	**154**	**18,648,176**	**13,565**	**42,811,371**	
Jurang kepekaan keuntungan dalam lembaran imbangan	**(14,598,275)**	**(694,122)**	**402,801**	**7,681,851**	**22,610,371**	**(16,635,074)**	**1,232,448**	**-**	
Jurang kepekaan keuntungan luar lembaran imbangan (tukaran kadar keuntungan)	**400,000**	**600,000**	**(100,000)**	**(500,000)**	**(400,000)**	**-**	**-**	**-**	
Jumlah jurang kepekaan keuntungan	**(14,198,275)**	**(94,122)**	**302,801**	**7,181,851**	**22,210,371**	**(16,635,074)**	**1,232,448**	**-**	

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

	BUKU BUKAN DAGANGAN								
KUMPULAN SETAKAT 31 DISEMBER 2012	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 KE-UNTUNGAN RM'000	BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KE-UNTUNGAN EFEKTIF %
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	700,832	1,626,216	532,539	1,846,082	14,933,743	-	-	19,639,412	6.78
– kemerosotan bersih dari peruntukan *	-	-	-	-	-	(131,613)	-	(131,613)	-
Aset-aset lain	-	-	-	-	-	1,497,544	-	1,497,544	-
Jumlah aset	2,374,156	3,259,846	2,647,333	7,331,877	18,033,916	2,148,469	1,627,294	37,422,891	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

	BUKU BUKAN DAGANGAN								
KUMPULAN SETAKAT 31 DISEMBER 2012	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 KE-UNTUNGAN RM'000	BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KE-UNTUNGAN EFEKTIF %
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 lembaran imbangan	(16,452,312)	2,230,056	2,519,369	7,227,986	18,033,916	(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	(16,052,312)	2,830,056	2,519,369	6,627,986	17,633,916	(15,171,970)	1,612,955	-	

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

	BUKU BUKAN DAGANGAN								
BANK SETAKAT 31 DISEMBER 2013	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 KE-UNTUNGAN RM'000	BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KE-UNTUNGAN EFEKTIF %
Aset									
Tunai, baki dan simpanan di bank	**2,984,201**	**130,491**	**18**	**-**	**-**	**613,948**	**-**	**3,728,658**	**2.26**
Aset kewangan dipegang untuk dagangan	**-**	**-**	**-**	**-**	**-**	**-**	**1,216,895**	**1,216,895**	**2.51**
Aset kewangan derivatif	**-**	**-**	**-**	**-**	**-**	**-**	**29,118**	**29,118**	**1.04**
Aset kewangan sedia untuk jualan	**293,848**	**978,243**	**1,979,158**	**5,727,754**	**3,439,929**	**-**	**-**	**12,418,932**	**3.96**
Aset kewangan dipegang hingga matang	**-**	**-**	**-**	**-**	**63,327**	**-**	**-**	**63,327**	**9.06**
Pembiayaan, pendahuluan dan lain-lain									
- tidak merosot	**1,014,025**	**1,125,266**	**580,605**	**2,130,053**	**19,107,269**	**-**	**-**	**23,957,218**	**6.25**
- kemerosotan bersih dari peruntukan*	**-**	**-**	**-**	**-**	**-**	**(216,270)**	**-**	**(216,270)**	**-**
Aset-aset lain	**-**	**-**	**-**	**-**	**-**	**1,638,653**	**-**	**1,638,653**	**-**
Jumlah aset	**4,292,074**	**2,234,000**	**2,559,781**	**7,857,807**	**22,610,525**	**2,036,331**	**1,246,013**	**42,836,531**	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

	BUKU BUKAN DAGANGAN								
BANK SETAKAT 31 DISEMBER 2013	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 KE-UNTUNGAN RM'000	BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KE-UNTUNGAN EFEKTIF %
Liabiliti									
Deposit daripada pelanggan	**17,576,776**	**2,771,929**	**2,093,657**	**175,956**	**154**	**14,653,980**	**-**	**37,272,452**	**2.16**
Deposit dan simpanan dari bank dan institusi kewangan lain	**1,314,564**	**151,538**	**63,873**	**-**	**-**	**-**	**-**	**1,529,975**	**2.20**
Liabiliti kewangan derivatif	**-**	**-**	**-**	**-**	**-**	**-**	**13,565**	**13,565**	**0.48**
Bil dan penerimaan belum bayar	**20,421**	**4,855**	**-**	**-**	**-**	**145,322**	**-**	**170,598**	**3.45**
Liabiliti-liabiliti lain	**-**	**-**	**-**	**-**	**-**	**520,567**	**-**	**520,567**	**-**
Jumlah Liabiliti	**18,911,761**	**2,928,322**	**2,157,530**	**175,956**	**154**	**15,319,869**	**13,565**	**39,507,157**	
Ekuiti									
Ekuiti pemegang ekuiti Bank	**-**	**-**	**-**	**-**	**-**	**3,329,374**	**-**	**3,329,374**	
Jumlah ekuiti	**-**	**-**	**-**	**-**	**-**	**3,329,374**	**-**	**3,329,374**	
Jumlah liabiliti dan ekuiti pemegang saham	**18,911,761**	**2,928,322**	**2,157,530**	**175,956**	**154**	**18,649,243**	**13,565**	**42,836,531**	
Jurang kepekaan keuntungan dalam lembaran imbangan	**(14,619,687)**	**(694,322)**	**402,251**	**7,681,851**	**22,610,371**	**(16,612,912)**	**1,232,448**	**-**	
Jurang kepekaan keuntungan luar lembaran imbangan (tukaran kadar keuntungan)	**400,000**	**600,000**	**(100,000)**	**(500,000)**	**(400,000)**	**-**	**-**	**-**	
Jumlah jurang kepekaan keuntungan	**(14,219,687)**	**(94,322)**	**302,251**	**7,181,851**	**22,210,371**	**(16,612,912)**	**1,232,448**	**-**	

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

	BUKU BUKAN DAGANGAN								
BANK SETAKAT 31 DISEMBER 2012	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 KE-UNTUNGAN RM'000	BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KE-UNTUNGAN EFEKTIF %
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	700,832	1,626,216	532,539	1,847,016	14,933,743	-	-	19,640,346	6.78
- kemerosotan bersih dari peruntukan *	-	-	-	-	-	(131,613)	-	(131,613)	-
Aset-aset lain	-	-	-	-	-	1,522,972	-	1,522,972	-
Jumlah aset	2,373,958	3,259,846	2,647,333	7,332,811	18,035,927	2,173,629	1,627,294	37,450,798	

* Ini dicapai selepas menolak peruntukan penilaian kolektif dan peruntukan penilaian individu daripada baki pembiayaan merosot kasar.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(i) Risiko kadar keuntungan (sambungan)

	BUKU BUKAN DAGANGAN								
BANK SETAKAT 31 DISEMBER 2012	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 KE-UNTUNGAN RM'000	BUKU DAGANGAN RM'000	JUMLAH RM'000	KADAR KE-UNTUNGAN EFEKTIF %
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 imbangan	(16,479,454)	2,230,056	2,518,844	7,228,920	18,035,927	(15,147,248)	1,612,955	-	
Jurang kepekaan keuntungan luar lembaran imbangan (tukaran kadar keuntungan)	400,000	600,000	-	(600,000)	(400,000)	-	-	-	
Jumlah jurang kepekaan keuntungan	(16,079,454)	2,830,056	2,518,844	6,628,920	17,635,927	(15,147,248)	1,612,955	-	

38. 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 bulan 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 meminimakan kerugian dan mengoptimakan 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.

	2013		2012	
	-100BPS	+100BPS	-100BPS	+100BPS
	PENINGKATAN/(PENURUNAN)			
	RM JUTA	RM JUTA	RM JUTA	RM JUTA
Bank				
Impak ke atas EaR	**(38.68)**	**38.68**	(54.20)	54.20
Impak ke atas EVE	**(214.26)**	**214.26**	(232.16)	232.16

Nota: EVE dan EaR setakat 31 Disember 2012 telah disemak semula ekoran andaian kelakuan EVE yang baru yang telah diluluskan oleh ALCO pada Julai 2013.

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.

38. 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.
- Set data ini dikemas kini setiap 3 bulan.

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	1.1.2013 HINGGA 31.12.2013		
	31.12.2013	PURATA	MAKSIMUM	MINIMUM
	RM JUTA	RM JUTA	RM JUTA	RM JUTA
Risiko kadar keuntungan	**1.48**	**1.64**	**3.33**	**0.43**
Risiko tukaran asing	**0.78**	**0.26**	**1.06**	**0.01**
Keseluruhan	**2.26**	**1.90**	**3.64**	**0.55**

	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

38. 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-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.

38. 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'):

	2013		2012	
	-1% SUSUT NILAI RM'000	+1% NAIK NILAI RM'000	-1% SUSUT NILAI RM'000	+1% NAIK NILAI RM'000
Kumpulan dan Bank				
Dolar AS	**8,604**	**(8,604)**	1,762	(1,762)
Pound British	**6,306**	**(6,306)**	55	(55)
Lain-lain	**(148)**	**148**	(181)	181

(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 pengekalan 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.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Tinjauan (sambungan)
Kecairan dan proses pengurusan pembiayaan Bank merangkumi:

- Unjuran harian aliran tunai dan memastikan bahawa Bank mempunyai lebihan 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.

Tadbir urus 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.

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 tadbir urus 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.

38. 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 2013	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	**616,133**	**2,984,281**	**130,491**	**13**	**5**	**-**	**3,730,923**
Portfolio sekuriti	**-**	**291,837**	**1,338,465**	**967,987**	**1,342,489**	**9,756,365**	**13,697,143**
Aset kewangan derivatif	**-**	**8,374**	**3,828**	**(200)**	**(259)**	**17,375**	**29,118**
Pembiayaan, pendahuluan dan lain-lain	**-**	**1,014,025**	**1,125,266**	**224,711**	**355,894**	**21,021,052**	**23,740,948**
Aset-aset lain	**-**	**-**	**-**	**-**	**-**	**1,613,239**	**1,613,239**
Jumlah aset	**616,133**	**4,298,517**	**2,598,050**	**1,192,511**	**1,698,129**	**32,408,031**	**42,811,371**
Liabiliti							
Deposit daripada pelanggan	**14,650,623**	**17,553,433**	**2,771,729**	**1,531,244**	**561,863**	**176,110**	**37,245,002**
Deposit dan simpanan dari bank dan institusi kewangan lain	**-**	**1,314,564**	**151,538**	**32,755**	**31,118**	**-**	**1,529,975**
Liabiliti kewangan derivatif	**-**	**6,915**	**4,368**	**91**	**24**	**2,167**	**13,565**
Liabiliti-liabiliti lain	**-**	**-**	**-**	**-**	**-**	**695,994**	**695,994**
Jumlah liabiliti	**14,650,623**	**18,874,912**	**2,927,635**	**1,564,090**	**593,005**	**874,271**	**39,484,536**
Ekuiti							
Ekuiti pemegang ekuiti Bank	**-**	**-**	**-**	**-**	**-**	**3,326,835**	**3,326,835**
Jurang kecairan bersih dalam Lembaran Imbangan	**(14,034,490)**	**(14,576,395)**	**(329,585)**	**(371,579)**	**1,105,124**	**28,206,925**	**-**
Komitmen dan luar jangka	**2,186,831**	**2,011,842**	**1,358,059**	**873,122**	**1,898,539**	**2,883,287**	**11,211,680**
Jurang kecairan bersih	**(16,221,321)**	**(16,588,237)**	**(1,687,644)**	**(1,244,701)**	**(793,415)**	**25,323,638**	**(11,211,680)**

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Analisis kematangan (sambungan)

KUMPULAN SETAKAT 31 DISEMBER 2012	ATAS PER-MINTAAN 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	-	700,833	1,626,216	340,675	191,864	16,648,211	19,507,799
Aset-aset lain	-	-	-	-	-	1,497,544	1,497,544
Jumlah aset	782,538	2,689,268	3,639,423	1,674,571	1,207,506	27,429,585	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 Imbangan	(12,701,340)	(16,088,469)	2,720,418	1,667,013	1,086,835	23,315,543	-
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)	(17,167,647)	1,618,930	867,637	(1,071,371)	19,969,640	(10,928,790)

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Analisis kematangan (sambungan)

BANK SETAKAT 31 DISEMBER 2013	ATAS PER-MINTAAN 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	**613,948**	**2,984,201**	**130,491**	**13**	**5**	**-**	**3,728,658**
Portfolio sekuriti	**-**	**293,848**	**1,338,465**	**967,987**	**1,342,489**	**9,756,365**	**13,699,154**
Aset kewangan derivatif	**-**	**8,374**	**3,828**	**(200)**	**(259)**	**17,375**	**29,118**
Pembiayaan, pendahuluan dan lain-lain	**-**	**1,014,025**	**1,125,266**	**224,711**	**355,894**	**21,021,052**	**23,740,948**
Aset-aset lain	**-**	**-**	**-**	**-**	**-**	**1,638,653**	**1,638,653**
Jumlah aset	**613,948**	**4,300,448**	**2,598,050**	**1,192,511**	**1,698,129**	**32,433,445**	**42,836,531**
Liabiliti							
Deposit daripada pelanggan	**14,653,980**	**17,576,776**	**2,771,929**	**1,531,244**	**562,413**	**176,110**	**37,272,452**
Deposit dan simpanan dari bank dan institusi kewangan lain	**-**	**1,314,564**	**151,538**	**32,755**	**31,118**	**-**	**1,529,975**
Liabiliti kewangan derivatif	**-**	**6,915**	**4,368**	**91**	**24**	**2,167**	**13,565**
Liabiliti-liabiliti lain	**-**	**-**	**-**	**-**	**-**	**691,165**	**691,165**
Jumlah liabiliti	**14,653,980**	**18,898,255**	**2,927,835**	**1,564,090**	**593,555**	**869,442**	**39,507,157**
Ekuiti							
Ekuiti pemegang ekuiti Bank	**-**	**-**	**-**	**-**	**-**	**3,329,374**	**3,329,374**
Jurang kecairan bersih dalam Lembaran Imbangan	**(14,040,032)**	**(14,597,807)**	**(329,785)**	**(371,579)**	**1,104,574**	**28,234,629**	**-**
Komitmen dan luar jangka	**2,186,831**	**2,011,842**	**1,358,059**	**873,122**	**1,898,539**	**2,883,287**	**11,211,680**
Jurang kecairan bersih	**(16,226,863)**	**(16,609,649)**	**(1,687,844)**	**(1,244,701)**	**(793,965)**	**25,351,342**	**(11,211,680)**

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Analisis kematangan (sambungan)

BANK SETAKAT 31 DISEMBER 2012	ATAS PER-MINTAAN 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, pendahuluan dan lain-lain	-	700,833	1,626,216	340,675	191,864	16,649,145	19,508,733
Aset-aset lain	-	-	-	-	-	1,522,972	1,522,972
Jumlah aset	782,270	2,689,070	3,639,423	1,674,571	1,207,506	27,457,958	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)	(16,099,504)	2,720,418	1,667,013	1,086,310	23,348,194	-
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)	(17,178,682)	1,618,930	867,637	(1,071,896)	20,002,291	(10,928,790)

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Kematangan kontrak liabiliti kewangan secara tidak didedahkan

Jadual di bawah membentangkan aliran tunai belum dibayar oleh bank di bawah liabiliti kewangan dengan tempoh kematangan kontrak pada akhir tempoh pelaporan ini. Jumlah yang dinyatakan dalam jadual adalah kontrak aliran tunai tidak terdiskaun:

BANK SETAKAT 31 DISEMBER 2013	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
Liabiliti Kewangan						
Deposit daripada pelanggan	**32,200,635**	**2,789,081**	**1,568,999**	**590,880**	**164,023**	**37,313,618**
Deposit daripada simpanan bank dan institusi kewangan lain	**1,315,794**	**152,164**	**32,875**	**31,254**	**-**	**1,532,087**
Liabiliti kewangan derivatif	**6,919**	**4,332**	**93**	**(43)**	**2,756**	**14,057**
Kontrak hadapan	**3,208**	**3,347**	**39**	**-**	**-**	**6,594**
Tukaran Kadar Keuntungan Islam	**3,711**	**985**	**54**	**(43)**	**2,174**	**6,881**
Deposit berstruktur	**-**	**-**	**-**	**-**	**582**	**582**
Bil dan penerimaan belum dibayar	**166,018**	**4,927**	**-**	**-**	**-**	**170,945**
Liabiliti lain	**14,115**	**-**	**-**	**-**	**-**	**14,115**
	33,703,481	**2,950,504**	**1,601,967**	**622,091**	**166,779**	**39,044,822**
Komitmen dan Luar Jangka						
Pengganti kredit langsung	**32,471**	**55,936**	**58,809**	**131,843**	**39,973**	**319,032**
Item luar jangka berkaitan urus niaga	**91,115**	**52,355**	**125,681**	**148,373**	**459,722**	**877,246**
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	**124,675**	**23,240**	**25,662**	**51,935**	**44,396**	**269,908**
	248,261	**131,531**	**210,152**	**332,151**	**544,091**	**1,466,186**

Angka Kumpulan tidak banyak berbeza berbanding angka Bank.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(iv) Risiko kecairan (sambungan)

Kematangan kontrak liabiliti kewangan secara tidak didedahkan (sambungan)

BANK SETAKAT 31 DISEMBER 2012	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
Liabiliti Kewangan						
Deposit daripada pelanggan	26,753,882	3,376,167	429,447	864,389	1,212,278	32,636,163
Deposit daripada simpanan bank dan institusi kewangan lain	859,667	1,477	-	-	-	861,144
Liabiliti kewangan derivatif	4,437	1,785	910	1,783	5,647	14,562
Kontrak hadapan	575	525	103	162	-	1,365
Kadar Keuntungan Swap Islam	3,862	1,260	807	1,621	3,634	11,184
Deposit berstruktur	-	-	-	-	2,013	2,013
Bil dan penerimaan belum dibayar	274,110	112,113	-	-	-	386,223
Liabiliti lain	37,909	-	-	-	-	37,909
	27,930,005	3,491,542	430,357	866,172	1,217,925	33,936,001
Komitmen dan Luar Jangka						
Pengganti kredit langsung	72,053	57,214	221,418	167,476	44,493	562,654
Item luar jangka berkaitan urus niaga	113,248	64,265	92,614	221,601	418,952	910,680
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	118,459	77,990	47,836	47,674	51,999	343,958
	303,760	199,469	361,868	436,751	515,444	1,817,292

Angka Kumpulan tidak banyak berbeza berbanding angka Bank.

(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) mudaribnya bagi dana tersebut, apabila ia menganggapnya wajar ekoran tekanan komersil bagi meningkatkan pulangan yang jika sebaliknya dibayar kepada PSIAH.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(b) Risiko pasaran (sambungan)

(v) Risiko Komersil Tersasar (sambungan)

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 Klausa Kelayakan berdasarkan prinsip Tanazul (penepian). Dalam konteks ini, rakan niaga yang telah bersetuju dengan sesuatu nisbah perkongsian untung boleh mengenepikan haknya terhadap keuntungan yang akan diberikan kepada rakan niaga lain atas dasar Tanazul pada ketika keuntungan direalisasi dan diagihkan serta pada masa kontrak.

Bank tidak menggunakan atau mengekalkan Rizab Penyamaan Keuntungan bagi menguruskan DCR.

(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.

Pendekatan tadbir urus 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 tadbir urus 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.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(c) Risiko Operasi ("OR") (sambungan)

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**
• 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.	• Bagi mengenalpasti dan menilai risiko-risiko operasi oleh Pemilik Risiko; • Alat ini mencipta pemilikan dan meningkatkan kesedaran berkaitan risiko operasi.	• Penilaian menyeluruh kegiatan-kegiatan perbankan yang kritikal bagi mengenalpasti potensi risiko dan memastikan kawalan yang sewajarnya adalah tersedia dan berkesan.	• 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 Kesinambungan 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.

(d) Kategori instrumen kewangan

Jadual di bawah memberikan analisis instrumen kewangan yang dikategorikan seperti yang berikut:

- Pembiayaan, pendahuluan dan akaun belum terima ("F&R")
- Nilai saksama melalui untung atau rugi ("FVTPL")
- Aset kewangan sedia untuk jualan ("AFS")
- Aset kewangan yang dipegang hingga matang ("HTM")
- Liabiliti kewangan diukur pada kos dilunaskan ("FL")

(d) Kategori instrumen kewangan (sambungan)

BANK 31 DISEMBER 2013 RM'000	NILAI BAWAAN	F&R/(FL)	FVTPL	AFS	HTM	DERIVATIF
Aset kewangan						
Tunai, baki dan simpanan di bank	**3,728,658**	**3,728,658**	**-**	**-**	**-**	**-**
Aset kewangan yang dipegang untuk dagangan	**1,216,895**	**-**	**1,216,895**	**-**	**-**	**-**
Aset kewangan derivatif	**29,118**	**-**	**-**	**-**	**-**	**29,118**
Aset kewangan sedia untuk jualan	**12,418,932**	**-**	**-**	**12,418,932**	**-**	**-**
Aset kewangan yang dipegang hingga matang	**63,327**	**-**	**-**	**-**	**63,327**	**-**
Pembiayaan, pendahuluan dan lain-lain	**23,740,948**	**23,740,948**	**-**	**-**	**-**	**-**
Aset lain	**39,167**	**39,167**	**-**	**-**	**-**	**-**
	41,237,045	**27,508,773**	**1,216,895**	**12,418,932**	**63,327**	**29,118**
Liabiliti kewangan						
Deposit daripada pelanggan	**(37,272,452)**	**(37,272,452)**	**-**	**-**	**-**	**-**
Deposit dan simpanan dari bank dan institusi kewangan lain	**(1,529,975)**	**(1,529,975)**	**-**	**-**	**-**	**-**
Liabiliti kewangan derivatif	**(13,565)**	**-**	**-**	**-**	**-**	**(13,565)**
Bil dan penerimaan belum dibayar	**(170,598)**	**(170,598)**	**-**	**-**	**-**	**-**
	(38,986,590)	**(38,973,025)**	**-**	**-**	**-**	**(13,565)**

Instrumen kewangan Kumpulan tidak banyak berbeza berbanding instrumen kewangan Bank.

38. DASAR PENGURUSAN RISIKO KEWANGAN (SAMBUNGAN)

(d) Kategori instrumen kewangan (sambungan)

BANK 31 DISEMBER 2012 RM'000	NILAI BAWAAN	F&R/(FL)	FVTPL	AFS	HTM	DERIVATIF
Aset kewangan						
Tunai, baki dan simpanan di bank	1,695,442	1,695,442	-	-	-	-
Aset kewangan yang dipegang untuk dagangan	1,610,558	-	1,610,558	-	-	-
Aset kewangan derivatif	16,736	-	-	-	-	16,736
Aset kewangan sedia untuk jualan	12,918,066	-	-	12,918,066	-	-
Aset kewangan yang dipegang hingga matang	178,291	-	-	-	178,291	-
Pembiayaan, pendahuluan dan lain-lain	19,508,733	19,508,733	-	-	-	-
Aset lain	131,145	131,145	-	-	-	-
	36,058,971	21,335,320	1,610,558	12,918,066	178,291	16,736
Liabiliti kewangan						
Deposit daripada pelanggan	(32,583,175)	(32,583,175)	-	-	-	-
Deposit dan simpanan dari bank dan institusi kewangan lain	(860,278)	(860,278)	-	-	-	-
Liabiliti kewangan derivatif	(14,339)	-	-	-	-	(14,339)
Bil dan penerimaan belum bayar	(385,138)	(385,138)	-	-	-	-
	(33,842,930)	(33,828,591)	-	-	-	(14,339)

Instrumen kewangan Kumpulan tidak banyak berbeza berbanding instrumen kewangan Bank.

39. NILAI SAKSAMA ASET DAN LIABILITI KEWANGAN

Instrumen kewangan adalah terdiri daripada aset kewangan, liabiliti kewangan dan instrumen luar lembaran imbangan. Nilai saksama adalah jumlah di mana aset kewangan boleh ditukar atau liabiliti kewangan dilangsaikan, di antara pihak yang berpengetahuan dan berkesanggupan dalam satu urusniaga 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.

Bagi aset dan liabiliti kewangan yang tidak dibawa pada nilai saksama dalam penyata kewangan, Bank mendapati bahawa nilai saksama mereka tidak banyak berbeza daripada nilai bawaan pada tarikh laporan.

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, sedia untuk jualan dan dipegang hingga matang
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 diperoleh semula.

Deposit daripada pelanggan
Nilai saksama deposit dianggap menyamai nilai bawaannya kerana kadar pulangan ditentukan pada penghujung tempoh pegangannya berdasarkan keuntungan yang dijana daripada aset yang dilaburkan.

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.

39. NILAI SAKSAMA ASET DAN LIABILITI KEWANGAN (SAMBUNGAN)

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.

Jadual di bawah menganalisa instrumen kewangan yang dibawa pada nilai saksama dan yang tidak dibawa pada nilai saksama yang mana nilai saksama didedahkan, bersama nilai saksamanya dan nilai bawaan seperti yang ditunjukkan dalam penyata kedudukan kewangan. Jadual ini tidak termasuk aset kewangan dan liabiliti kewangan jangka pendek/atas permintaan di mana nilai bawaannya adalah anggaran munasabah nilai saksamanya.

BANK 31 DISEMBER 2013	NILAI SAKSAMA INSTRUMEN KEWANGAN YANG DIBAWA PADA NILAI SAKSAMA				NILAI SAKSAMA INSTRUMEN KEWANGAN YANG TIDAK DIBAWA PADA NILAI SAKSAMA	JUMLAH NILAI SAKSAMA	NILAI BAWAAN
RM'000	PERINGKAT 1	PERINGKAT 2	PERINGKAT 3	JUMLAH	PERINGKAT 3		
Aset kewangan							
Aset kewangan yang dipegang untuk dagangan	-	**1,216,895**	-	**1,216,895**	-	**1,216,895**	**1,216,895**
Aset kewangan derivatif	-	**29,118**	-	**29,118**	-	**29,118**	**29,118**
Aset kewangan sedia untuk jualan	-	**12,379,831**	**4,620**	**12,384,451**	**34,481**	**12,418,932**	**12,418,932**
Aset kewangan yang dipegang hingga matang	-	-	-	-	**85,318**	**85,318**	**63,327**
Pembiayaan, pendahuluan dan lain-lain	-	-	-	-	**24,040,733**	**24,040,733**	**23,740,948**
Liabiliti kewangan							
Liabiliti kewangan derivatif	-	**13,565**	-	**13,565**	-	**13,565**	**13,565**

Instrumen kewangan Kumpulan tidak banyak berbeza berbanding instrumen kewangan Bank.

39. NILAI SAKSAMA ASET DAN LIABILITI KEWANGAN (SAMBUNGAN)

Hirarki nilai saksama (sambungan)

BANK 31 DISEMBER 2012	NILAI SAKSAMA INSTRUMEN KEWANGAN YANG DIBAWA PADA NILAI SAKSAMA				NILAI SAKSAMA INSTRUMEN KEWANGAN YANG TIDAK DIBAWA PADA NILAI SAKSAMA	JUMLAH NILAI SAKSAMA	NILAI BAWAAN
RM'000	PERINGKAT 1	PERINGKAT 2	PERINGKAT 3	JUMLAH	PERINGKAT 3		
Aset kewangan							
Aset kewangan dipegang untuk dagangan	-	1,610,558	-	1,610,558	-	1,610,558	1,610,558
Aset kewangan derivatif	-	16,736	-	16,736	-	16,736	16,736
Aset kewangan sedia untuk jualan	-	12,886,409	19,800	12,906,209	11,857	12,918,066	12,918,066
Aset kewangan dipegang hingga matang	-	-	-	-	172,852	172,852	178,291
Pembiayaan, pendahuluan dan lain-lain	-	-	-	-	19,941,755	19,941,755	19,508,733
Liabiliti kewangan							
Liabiliti kewangan derivatif	-	14,339	-	14,339	-	14,339	14,339

Instrumen kewangan Kumpulan tidak banyak berbeza berbanding instrumen kewangan Bank.

Jadual berikut menunjukkan perubahan dalam instrumen Peringkat 3 bagi tahun kewangan berakhir 31 Disember 2013 bagi Kumpulan dan Bank:

	31.12.2013 RM'000	31.12.2012 RM'000
Aset kewangan sedia untuk dijual		
Pada 1 Januari 2013/1 Januari 2012	**19,800**	18,396
Keuntungan	**-**	1,404
Elaun kemerosotan nilai	**(9,537)**	-
Penyelesaian	**(5,643)**	-
	4,620	19,800

39. NILAI SAKSAMA ASET DAN LIABILITI KEWANGAN (SAMBUNGAN)

Input tidak boleh dipantau yang digunakan dalam pengukuran nilai saksama

Jadual berikut menunjukkan teknik penilaian yang digunakan dalam penentuan nilai saksama dalam Peringkat 3, dan juga input tidak boleh dipantau yang utama yang digunakan dalam model penilaian tersebut.

(a) Instrumen kewangan yang dibawa pada nilai saksama

JENIS	TEKNIK PENILAIAN	INPUT TIDAK BOLEH DIPANTAU YANG PENTING	HUBUNGAN ANTARA INPUT TIDAK BOLEH DIPANTAU YANG PENTING DAN UKURAN NILAI SAKSAMA
Aset kewangan sedia untuk jualan	Dinilai pada kos ditolak kemerosotan	Tidak berkenaan	Tidak berkenaan

(b) Instrumen kewangan yang tidak dibawa pada nilai saksama

Kaedah dan andaian berikut digunakan untuk menganggarkan nilai saksama bagi kelas instrumen kewangan berikut:

i. Pelaburan kewangan yang dipegang hingga matang
Nilai saksama sekuriti yang aktif diniagakan ditentukan oleh harga bidaan sebutan. Bagi sekuriti yang tidak aktif, nilai saksamanya dinilai pada kos ditolak kemerosotan atau dianggar menggunakan analisis aliran tunai terdiskaun. Jika teknik aliran tunai terdiskaun digunakan, anggaran aliran tunai masa hadapan didiskaunkan menggunakan kadar pasaran semasa atau kadar indikatif yang terpakai bagi instrumen yang serupa pada tarikh laporan.

ii. Pembiayaan dan pendahuluan
Nilai saksama bagi pembiayaan dengan kadar boleh ubah dianggarkan menyamai nilai bawaannya. Bagi pembiayaan kadar tetap, nilai saksamanya dianggarkan berdasarkan jangkaan aliran tunai masa hadapan bagi bayaran ansuran yang dipersetujui, didiskaunkan pada kadar yang terpakai dan kadar semasa pada tarikh laporan yang ditawarkan untuk kemudahan serupa kepada peminjam baharu yang sama profil kreditnya. Bagi pembiayaan merosot, nilai saksama dianggap menyamai nilai bawaan yang bersih daripada peruntukan kemerosotan.

40. 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Dalam satu tahun	**44,854**	26,226	**44,600**	26,213
Di antara satu hingga lima tahun	**123,591**	129,021	**123,519**	129,002
Lebih dari lima tahun	**323,942**	343,715	**323,942**	343,715
	492,387	498,962	**492,061**	498,930

Terangkum di atas adalah sewa pajakan dengan syarikat pegangan utama berjumlah RM443,181,000 (2012: RM462,502,000)

41. KOMITMEN MODAL

	KUMPULAN DAN BANK	
	31.12.2013 RM'000	31.12.2012 RM'000
Hartanah dan peralatan		
Dikontrakkan tetapi tidak diperuntukkan dalam penyata kewangan	**48,164**	48,816
Diluluskan tetapi tidak dikontrak dan diperuntukkan dalam penyata kewangan	**31,179**	24,468
	79,343	73,284

42. KOMITMEN DAN LUAR JANGKA

Risiko kredit luar Lembaran Imbangan dan rakan niaga bagi Kumpulan dan Bank adalah seperti yang berikut:

31 Disember 2013

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	**319,032**		**319,032**	**312,160**
Aset dijual dengan berbantuan	**2**		**2**	**2**
Item luar jangka berkaitan urus niaga	**877,246**		**438,623**	**386,730**
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	**278,297**		**55,659**	**54,695**
Komitmen lain, seperti kemudahan tunggu sedia dan had kredit formal, dengan tempoh matang asal:				
- Tidak melebihi satu tahun	**1,714**		**343**	**327**
- Melebihi satu tahun	**823,818**		**411,909**	**338,294**
Had kad kredit tidak digunakan	**991,097**		**198,219**	**148,665**
Sebarang komitmen yang dibatalkan tanpa syarat pada bila-bila masa oleh bank tanpa notis awal atau yang dibatalkan secara automatik ekoran kemerosotan kepercayaan kredit peminjam	**5,116,604**		**-**	**-**
	8,407,810		**1,423,787**	**1,240,873**
Instrumen Kewangan Derivatif				
Kontrak berkaitan tukaran asing				
- Kurang daripada satu tahun	**1,381,894**	**8,681**	**18,546**	**10,290**
Kontrak berkaitan kadar keuntungan				
- Kurang daripada satu tahun	**100,000**	**695**	**250**	**50**
- Satu tahun hingga kurang daripada lima tahun	**500,000**	**2,705**	**9,000**	**1,800**
- Lima tahun ke atas	**711,481**	**16,455**	**35,660**	**19,660**
Kontrak berkaitan ekuiti				
- Satu tahun hingga kurang daripada lima tahun	**110,495**	**582**	**8,840**	**4,420**
	2,803,870	**29,118**	**72,296**	**36,220**
Jumlah	**11,211,680**	**29,118**	**1,496,083**	**1,277,093**

42. KOMITMEN DAN LUAR JANGKA (SAMBUNGAN)

Risiko kredit luar Lembaran Imbangan dan rakan niaga bagi Kumpulan dan Bank adalah seperti yang berikut (sambungan):

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 dengan berbantuan	2		2	2
Item luar jangka berkaitan urus niaga	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 had 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 kepercayaan 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
Jumlah	10,928,790	16,736	1,680,946	1,544,739

43. KECUKUPAN MODAL

Berkuatkuasa dari 1 Januari 2013, jumlah modal dan nisbah kecukupan modal Bank dihitung berdasarkan Rangka Kerja Kecukupan Modal untuk Bank-bank Islam (Komponen Modal dan Aset Berwajaran Risiko) yang dikeluarkan oleh BNM pada 28 November 2012. Jumlah modal dan nisbah kecukupan modal bagi tahun perbandingan dihitung mengikut pendekatan yang ditetapkan dalam rangka kerja modal terdahulu dan oleh itu tidak boleh dibandingkan secara terus kepada data-data bermula dari tarikh 1 Januari 2013 dan seterusnya. Bank telah mengguna pakai Pendekatan Seragam bagi Risiko Kredit dan Risiko Pasaran, manakala Pendekatan Penunjuk Asas untuk Risiko Operasi.

Nisbah kecukupan modal bagi Kumpulan dan Bank adalah seperti yang berikut:

	KUMPULAN		BANK	
	31.12.2013	31.12.2012	31.12.2013	31.12.2012
Nisbah modal Ekuiti Biasa Peringkat I ("CET I")	**12.964%**	N/A	**12.876%**	N/A
Jumlah Nisbah Modal Peringkat I	**12.964%**	12.942% *	**12.876%**	12.942% *
Jumlah Nisbah Modal	**14.056%**	13.986% *	**13.969%**	13.864% *

* Selepas ditolak cadangan dividen akhir yang diisytiharkan selepas tahun kewangan berakhir.

Komponen CET I, Peringkat I dan modal Peringkat II:

a) Struktur modal CAFIB Basel III yang diguna pakai bermula 1 Januari 2013

	31.12.2013	
	KUMPULAN RM'000	BANK RM'000
Modal Peringkat I		
Modal saham berbayar	**2,298,165**	**2,298,165**
Premium saham	**52,281**	**52,281**
Perolehan tertahan	**253,822**	**256,389**
Rizab-rizab lain	**722,567**	**722,539**
Ditolak: Aset cukai tertunda	**(24,613)**	**(24,613)**
Ditolak: Pelaburan dalam anak syarikat	**-**	**(28,027)**
Jumlah Modal Ekuiti Biasa Peringkat I	**3,302,222**	**3,276,734**
Jumlah Modal Tambahan Peringkat I	**-**	**-**
Jumlah Modal Peringkat I	**3,302,222**	**3,276,734**
Peruntukan taksiran kolektif ^	**278,155**	**278,115**
Jumlah Modal Peringkat II	**278,155**	**278,115**
Jumlah Modal	**3,580,377**	**3,554,849**

^ Peruntukan taksiran kolektif ke atas pembiayaan tidak merosot tertakluk kepada had maksimum sebanyak 1.25% daripada jumlah kredit aset berwajaran risiko.

43. KECUKUPAN MODAL (SAMBUNGAN)

b) Struktur modal CAFIB Basel II yang diguna pakai sehingga 31 Disember 2012

	31.12.2012	
	KUMPULAN RM'000	BANK RM'000
Modal Peringkat I		
Modal saham berbayar	2,265,490	2,265,490
Perolehan tertahan	209,318	205,966
Rizab-rizab lain	505,651	505,651
Ditolak: Aset cukai tertunda	(18,455)	(18,629)
Jumlah Modal Peringkat I	2,962,004	2,958,478
Peruntukan taksiran kolektif #	257,769	257,769
Jumlah Modal Peringkat II	257,769	257,769
Jumlah Modal	3,219,773	3,216,247
Ditolak: Pelaburan dalam anak-anak syarikat	-	(28,027)
Ditolak: Pelaburan dalam syarikat bersekutu	(22,912)	(22,563)
Asas modal	3,196,861	3,165,657

Tidak termasuk peruntukan taksiran kolektif ke atas pembiayaan merosot yang disekat daripada modal Peringkat II berjumlah RM55,565,000

Butiran aset-aset berwajaran risiko mengikut setiap kategori risiko utama adalah seperti berikut:

	KUMPULAN		BANK	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Risiko kredit	**22,252,433**	19,369,281	**22,249,166**	19,361,943
Risiko pasaran	**761,777**	917,234	**761,777**	917,234
Risiko operasi	**2,457,803**	2,207,161	**2,437,809**	2,187,160
	25,472,013	22,493,676	**25,448,752**	22,466,337

44. 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.

Pada 6 Ogos 2013, Bank Islam telah dimaklumkan bahawa Dewan Perniagaan Antarabangsa ("ICC") memutuskan untuk memihak kepada vendor berkenaan isu liabiliti. ICC akan berurusan dengan tuntutan balas vendor dan menentukan ganti rugi dalam fasa kedua penimbangtaraan (tarikhnya belum lagi ditentukan). Walau bagaimanapun, pada November 2013, sesudah prosiding penimbangtaraan yang agak lama, pihak-pihak yang terlibat telah mengambil keputusan untuk menyelesaikan perbezaan antara mereka secara baik dengan syarat yang dipersetujui bersama.

45. SEGMEN OPERASI

Segmen Kumpulan yang boleh dilaporkan, seperti yang dinyatakan di bawah, boleh diklasifikasi 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 imbangan lain dengan pelanggan runcit
- Perbankan Korporat dan Komersil — Termasuk aktiviti kewangan korporat Kumpulan, pinjaman, deposit serta urusniaga dan imbangan 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 overhed dan cukai pendapatan.

31 DISEMBER 2013	PERBANKAN PENGGUNA RM'000	PERBANKAN KORPORAT DAN KOMERSIL RM'000	BAHAGIAN PERBEN-DAHARAAN RM'000	UNIT PEMEGANG SAHAM RM'000	PENGHAPUSAN RM'000	JUMLAH RM'000
Jumlah Hasil	**1,203,901**	**320,326**	**581,866**	**155,381**	**(16,369)**	**2,245,105**
Pendapatan bersih berasaskan dana	**705,062**	**275,600**	**48,844**	**151,634**	**(11)**	**1,181,129**
Pendapatan bukan berasaskan dana	**133,351**	**36,333**	**97,818**	**32,530**	**(15,521)**	**284,511**
Pendapatan bersih	**838,413**	**311,933**	**146,662**	**184,164**	**(15,532)**	**1,465,640**
Peruntukan kemerosotan	**(82,656)**	**97,665**	**(3,641)**	**-**	**-**	**11,368**
Keuntungan sebelum overhed, zakat & cukai	**755,757**	**409,598**	**143,021**	**184,164**	**(15,532)**	**1,477,008**
Perbelanjaan operasi						**(799,376)**
						677,632
Bahagian keputusan syarikat bersekutu						**(349)**
Keuntungan sebelum zakat & cukai						**677,283**
Segmen aset	**18,003,154**	**5,737,793**	**16,842,982**	**60,556**	**(57,689)**	**40,586,796**
Aset tidak diagihkan						**2,224,575**
Jumlah aset						**42,811,371**

45. SEGMEN OPERASI (SAMBUNGAN)

31 DISEMBER 2012	PERBANKAN PENGGUNA RM'000	PERBANKAN KORPORAT DAN KOMERSIL RM'000	BAHAGIAN PERBEN-DAHARAAN RM'000	UNIT PEMEGANG SAHAM RM'000	PENGHAPUSAN RM'000	JUMLAH RM'000
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 overhed, 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
Segmen aset	14,520,857	4,987,876	15,636,823	90,660	(67,977)	35,168,239
Aset tidak diagihkan						2,254,652
Jumlah aset						37,422,891

46. PERISTIWA PENTING SEMASA TAHUN KEWANGAN

Lesen BIMB Foreign Currency Clearing Agency Sdn. Bhd. ("BIFCA")

Pada 21 November 2012, pengurusan Bank Islam Malaysia Berhad ("Bank ") memutuskan untuk menyerahkan kepada Bank Negara Malaysia ("BNM") lesen borong yang diberikan kepada BIFCA, berkuat kuasa 25 November 2012, dan meneruskan pembubaran entiti tersebut secara sukarela.

Berikutan keputusan ini, BIFCA telah menamatkan operasi dengan hari dagangan terakhirnya pada Jumaat, 23 November 2012.

Penyelesai telah dilantik pada 17 Disember 2013 dan pembubaran sedang dijalankan.

Pelaburan dalam Amana Bank Limited, Sri Lanka ("Amana Bank")

Bank mempunyai 20% kepentingan dalam Amana Bank yang menyediakan perbankan patuh Syariah serta perkhidmatan kewangan yang berkaitan di Sri Lanka. Central Bank of Sri Lanka telah mengehadkan pemilikan asing kepada 15% dan memberi Bank sehingga tahun 2015 untuk mengurangkan pegangan sahamnya.

Baru-baru ini Amana Bank telah menerbitkan terbitan hak sebagai sebahagian daripada perancangan modal mereka yang tidak dilanggan oleh Bank. Hasilnya, pegangan saham Bank dalam Amana Bank telah berkurangan kepada 17.79% setakat 31 Disember 2013. Pelaburan dalam Amana Bank kini diklasifikasikan sebagai sebahagian daripada aset kewangan sedia untuk jualan.

PENDEDAHAN TUNGGAK 3
setakat 31 Disember 2013

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:

(a) Tunggak 1 menetapkan modal kawal selia minimum yang meliputi risiko kredit, pasaran dan operasi;

(b) Tunggak 2 bertujuan memastikan bahawa institusi-institusi perbankan Islam memiliki modal yang mencukupi bagi menyokong operasi mereka pada setiap masa;

(c) 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") menggunapakai Pendekatan Seragam bagi menentukan keperluan modal bagi risiko kredit dan pasaran, selain menggunapakai 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.

Bagi mematuhi Garis Panduan Tunggak 3, laporan Tunggak 3 bagi Kumpulan disediakan secara tetap untuk dua tempoh: 30 Jun dan 31 Disember. Laporan Tunggak 3 Kumpulan akan disediakan di bawah bahagian Maklumat Korporat dalam laman web Bank di **www.bankislam.com.my**, yang disertakan bersama dengan laporan kewangan tahunan dan setengah tahun selepas nota kepada penyata kewangan.

Kumpulan juga telah membangunkan satu rangka kerja Proses Penilaian Kecukupan Modal Dalaman ("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 telah digunapakai pada 2012 dan dilaksanakan sepenuhnya pada 2013.

Pendedahan Tunggak 3 Kumpulan ditadbir urus 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.

	31.12.2013		31.12.2012	
KUMPULAN	**ASET BERWAJARAN RISIKO RM'000**	**KEPERLUAN MINIMUM MODAL PADA 8% RM'000**	**ASET BERWAJARAN RISIKO RM'000**	**KEPERLUAN MINIMUM MODAL PADA 8% RM'000**
Risiko kredit	**22,252,433**	**1,780,195**	19,369,281	1,549,542
Risiko pasaran	**761,777**	**60,942**	917,234	73,379
Risiko operasi	**2,457,803**	**196,624**	2,207,161	176,573
Jumlah	**25,472,013**	**2,037,761**	22,493,676	1,799,494

TINJAUAN (SAMBUNGAN)

	31.12.2013		31.12.2012	
BANK	**ASET BERWAJARAN RISIKO RM'000**	**KEPERLUAN MINIMUM MODAL PADA 8% RM'000**	**ASET BERWAJARAN RISIKO RM'000**	**KEPERLUAN MINIMUM MODAL PADA 8% RM'000**
Risiko kredit	**22,249,166**	**1,779,933**	19,361,943	1,548,955
Risiko pasaran	**761,777**	**60,942**	917,234	73,379
Risiko operasi	**2,437,809**	**195,025**	2,187,160	174,973
Jumlah	**25,448,752**	**2,035,900**	22,466,337	1,797,307

Kumpulan tidak memiliki sebarang keperluan modal untuk Risiko Besar Pendedahan kerana tiada jumlah lebihan 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 digunapakai 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 tadbir urus risiko dalam Kumpulan.

2. KECUKUPAN MODAL (SAMBUNGAN)

Pengurusan Modal (sambungan)

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.
- Memastikan modal yang mencukupi bagi menghadapi kejutan dan tekanan.

Pengurusan modal Kumpulan adalah berpandukan Rangka Kerja Pengurusan Modal yang diluluskan oleh Lembaga Pengarah bagi memastikan pengurusan modal dengan cara yang konsisten dan sejajar di seluruh Kumpulan.

Proses pengurusan modal Kumpulan terdiri daripada:

- Penstrukturan Modal - memastikan bahawa jumlah modal kawal selia dan berkanun yang ada adalah selaras dengan rancangan pertumbuhan Bank, kehendak risiko dan tahap kecukupan modal yang diingini. Penstrukturan modal memberikan tumpuan kepada pemilihan campuran instrumen modal yang sesuai, paling kos efektif;
- Peruntukan Modal - memastikan bahawa modal digunakan dengan efisien di seluruh Bank berdasarkan pulangan modal terlaras risiko;
- Pengoptimuman Modal - mencari tahap modal optimum dengan memudahkan pengoptimuman profil risiko lembaran imbangan. Ia akan dilakukan melalui:
  - Pembentukan semula lembaran imbangan;
  - Perancangan, peruntukan dan pengoptimuman modal; dan
  - Pengurusan penampan modal yang kukuh.

Rangka Kerja Pengurusan Modal juga disokong oleh Pelan Pengurusan Modal bagi memastikan pemantauan kedudukan modal Kumpulan yang mantap dan memastikan bahawa Kumpulan (termasuk anak syarikat) mempunyai tahap modal yang mencukupi dan campuran modal optimum untuk menyokong pelan perniagaan Kumpulan dan objektif strategik semasa tahun kewangan.

Pelan Pengurusan Modal Kumpulan dikemas kini setiap tahun dan diluluskan oleh Lembaga Pengarah untuk dilaksanakan pada permulaan setiap tahun kewangan. Pelan modal disediakan untuk dilaksanakan sekurang-kurangnya bagi tempoh tiga tahun dan mengambil kira, antara lain, objektif strategik dan pelan perniagaan Kumpulan, keperluan modal kawal selia, penanda aras modal terhadap industri, bekalan modal yang ada dan pilihan peningkatan modal, prestasi sektor perniagaan berdasarkan pendekatan Pulangan Modal Terlaras Risiko ("RAROC") serta ICAAP dan hasil ujian tekanan.

Proses Penilaian Kecukupan Modal Dalaman ("ICAAP")

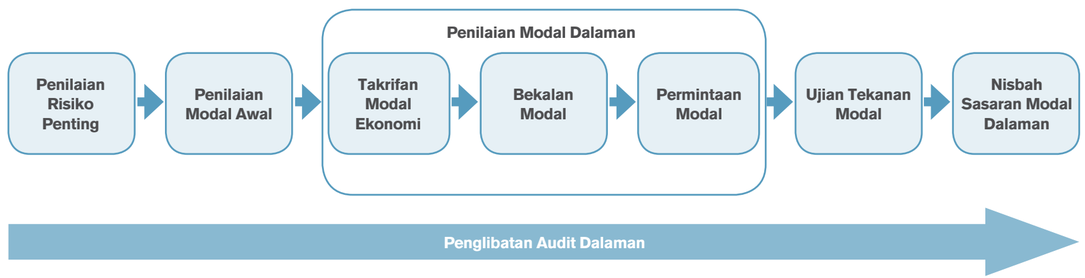
Kumpulan telah melaksanakan proses penilaian dalaman ke atas modal seperti yang ditetapkan di dalam ICAAP untuk melengkapkan amalan pengurusan modal semasanya. Rangka Kerja ICAAP telah diputuskan dan diluluskan oleh Lembaga Pengarah pada May 2013. ICAAP Kumpulan membantu menyarankan keperluan minimum modal dalaman untuk strategi-strategi perniagaan dan pelan-pelan kewangan bank semasa dan masa hadapan 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 penampan perancangan modal berpotensi yang diperlukan sekiranya berlaku tekanan.

ICAAP Kumpulan dilaksanakan atas dasar gabungan merangkumi semua entiti sah Bank Islam seperti yang dicadangkan oleh garis panduan ICAAP BNM.

2. KECUKUPAN MODAL (SAMBUNGAN)

Proses Penilaian Kecukupan Modal Dalaman ("ICAAP") (sambungan)

ICAAP Kumpulan boleh diringkaskan seperti yang berikut:



Nisbah Kecukupan Modal

Kumpulan dikehendaki mematuhi nisbah modal Peringkat 1 dan nisbah kecukupan modal berwajaran risiko yang ditetapkan oleh BNM. Kumpulan telah mematuhi kesemua nisbah modal yang ditetapkan sepanjang tempoh tersebut.

Nisbah kecukupan modal Kumpulan kekal kukuh. Jadual di bawah menunjukkan komposisi modal kawal selia dan nisbah kecukupan modal setakat 31 Disember 2013 seperti yang ditetapkan oleh peruntukan CAFIB.

Nisbah Modal Berwajaran Risiko (RWCR) bagi Kumpulan dan Bank adalah seperti yang berikut:

(a) Nisbah kecukupan modal bagi Kumpulan dan Bank:

	KUMPULAN		BANK	
	31.12.2013	31.12.2012	31.12.2013	31.12.2012
Nisbah Modal Ekuiti Biasa Peringkat 1 (CET 1)	**12.96%**	N/A	**12.88%**	N/A
Nisbah Modal Peringkat 1	**12.96%**	12.94% *	**12.88%**	12.94% *
Nisbah Modal Berwajaran Risiko	**14.06%**	13.99% *	**13.97%**	13.86% *

* Setelah ditolak cadangan dividen akhir yang diisytiharkan selepas tahun kewangan berakhir.

2. KECUKUPAN MODAL (SAMBUNGAN)

Nisbah Kecukupan Modal (sambungan)

(b) CET 1, Komponen modal Peringkat I dan Peringkat II bagi Kumpulan dan Bank:

Struktur modal Basel III CAFIB berkuat kuasa dari 1 Januari 2013

	31.12.2013	
	KUMPULAN RM'000	BANK RM'000
Modal Peringkat I		
Modal saham berbayar	**2,298,165**	**2,298,165**
Premium saham	**52,281**	**52,281**
Perolehan tertahan	**253,822**	**256,389**
Rizab-rizab lain	**722,567**	**722,539**
Ditolak: Aset cukai tertunda	**(24,613)**	**(24,613)**
Ditolak: Pelaburan dalam anak syarikat	**-**	**(28,027)**
Jumlah Modal Ekuiti Biasa Peringkat I	**3,302,222**	**3,276,734**
Jumlah Modal Tambahan Peringkat I	**-**	**-**
Jumlah Modal Peringkat I	**3,302,222**	**3,276,734**
Peruntukan taksiran kolektif ^	**278,155**	**278,115**
Jumlah Modal Peringkat II	**278,155**	**278,115**
Jumlah Modal	**3,580,377**	**3,554,849**

^ Peruntukan taksiran kolektif ke atas pembiayaan tidak merosot tertakluk kepada had maksimum sebanyak 1.25% daripada jumlah kredit aset berwajaran risiko.

2. KECUKUPAN MODAL (SAMBUNGAN)

Nisbah Kecukupan Modal (sambungan)

(b) CET 1, Komponen modal Peringkat I dan Peringkat II bagi Kumpulan dan Bank: (sambungan)

Struktur modal Basel II CAFIB diguna pakai sehingga 31 Disember 2012

	31.12.2012	
	KUMPULAN RM'000	BANK RM'000
Modal Peringkat I		
Modal saham berbayar	2,265,490	2,265,490
Perolehan tertahan	209,318	205,966
Rizab-rizab lain	505,651	505,651
Ditolak: Aset cukai tertunda	(18,455)	(18,629)
Jumlah Modal Peringkat I	2,962,004	2,958,478
Peruntukan taksiran kolektif #	257,769	257,769
Jumlah Modal Peringkat II	257,769	257,769
Jumlah Modal	3,219,773	3,216,247
Ditolak: Pelaburan dalam anak-anak syarikat	-	(28,027)
Ditolak: Pelaburan dalam syarikat bersekutu	(22,912)	(22,563)
Modal asas	3,196,861	3,165,657

Tidak termasuk peruntukan taksiran kolektif ke atas pembiayaan merosot yang disekat daripada modal Peringkat II berjumlah RM55,565,000.

2. KECUKUPAN MODAL (SAMBUNGAN)

Nisbah Kecukupan Modal (sambungan)

(c) Butiran aset berwajaran risiko mengikut pendedahan dalam setiap kategori risiko utama adalah seperti berikut:

(i) Kumpulan

31 DISEMBER 2013 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	4,808,880	4,808,880	-	-
Entiti Sektor Awam	699,354	699,354	253,647	20,292
Bank, Institusi Kewangan Pembangunan ("DFI")dan Bank Pembangunan Multilateral ("MDB")	909,903	909,903	188,052	15,044
Korporat	14,816,786	14,705,515	5,660,109	452,809
Runcit Kawal Selia	11,412,447	11,311,373	9,950,827	796,066
Gadai Janji Perumahan	6,527,539	6,525,795	3,971,215	317,697
Aset Berisiko Tinggi	22,034	22,034	33,050	2,644
Aset-aset lain	2,169,818	2,169,818	334,184	26,735
Pendedahan Teringkar	418,363	408,829	584,256	46,740
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	41,785,124	41,561,501	20,975,340	1,678,027
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	1,421,531	1,421,531	1,237,498	99,000
Instrumen Kewangan Derivatif	72,296	72,296	36,220	2,898
Pendedahan Teringkar	2,256	2,256	3,375	270
Jumlah bagi Pendedahan Luar Lembaran Imbangan	1,496,083	1,496,083	1,277,093	102,168
Jumlah bagi Pendedahan Dalam dan Luar Lembaran Imbangan	43,281,207	43,057,584	22,252,433	1,780,195

	Kedudukan Jangka Panjang	Kedudukan Jangka Pendek			
Risiko Pasaran					
Risiko Kadar Tanda Aras	773,841	(913,005)	(139,164)	355,225	28,418
Risiko Tukaran Asing	26,300	(403,396)	(377,096)	403,396	32,272
Risiko Inventori	-	-	3,156	3,156	252
Jumlah Risiko Pasaran	800,141	(1,316,401)	(513,104)	761,777	60,942
Risiko Operasi				2,457,803	196,624
Jumlah RWA dan Keperluan Modal				**25,472,013**	**2,037,761**

Nota: Setakat 31 Disember 2013, Kumpulan 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)

(i) Kumpulan (sambungan)

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, DFI dan MDB	2,700,595	2,700,595	514,900	41,192
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	2,033,898	2,033,898	399,227	31,938
Pendedahan Teringkar	431,660	428,622	618,526	49,482
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	35,978,368	35,799,635	17,824,541	1,425,963
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 Teringkar	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	37,659,313	37,480,580	19,369,281	1,549,542

	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				2,207,161	176,573
Jumlah RWA dan Keperluan Modal				**22,493,676**	**1,799,494**

Nota: Setakat 31 Disember 2012, Kumpulan 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

31 DISEMBER 2013 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	4,808,880	4,808,880	-	-
Entiti Sektor Awam	699,354	699,354	253,647	20,292
Bank, DFI dan MDB	907,638	907,638	187,599	15,007
Korporat	14,816,786	14,705,515	5,660,109	452,809
Runcit Kawal Selia	11,412,447	11,311,373	9,950,827	796,066
Gadai Janji Perumahan	6,527,539	6,525,795	3,971,215	317,697
Aset Berisiko Tinggi	22,034	22,034	33,050	2,644
Aset-aset lain	2,169,216	2,169,216	331,370	26,510
Pendedahan Teringkar	418,363	408,829	584,256	46,740
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	41,782,257	41,558,634	20,972,073	1,677,765
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	1,421,531	1,421,531	1,237,498	99,000
Instrumen Kewangan Derivatif	72,296	72,296	36,220	2,898
Pendedahan Teringkar	2,256	2,256	3,375	270
Jumlah bagi Pendedahan Luar Lembaran Imbangan	1,496,083	1,496,083	1,277,093	102,168
Jumlah bagi Pendedahan Dalam dan Luar Lembaran Imbangan	43,278,340	43,054,717	22,249,166	1,779,933

	Kedudukan Jangka Panjang	Kedudukan Jangka Pendek			
Risiko Pasaran					
Risiko Kadar Tanda Aras	773,841	(913,005)	(139,164)	355,225	28,418
Risiko Tukaran Asing	26,300	(403,396)	(377,096)	403,396	32,272
Risiko Inventori	-	-	3,156	3,156	252
Jumlah Risiko Pasaran	800,141	(1,316,401)	(513,104)	761,777	60,942
Risiko Operasi				2,437,809	195,025
Jumlah RWA dan Keperluan Modal				**25,448,752**	**2,035,900**

Nota: Setakat 31 Disember 2013, 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 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, DFI dan 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 Teringkar	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 Teringkar	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.

3. PENGURUSAN RISIKO

Matlamat Kumpulan 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:

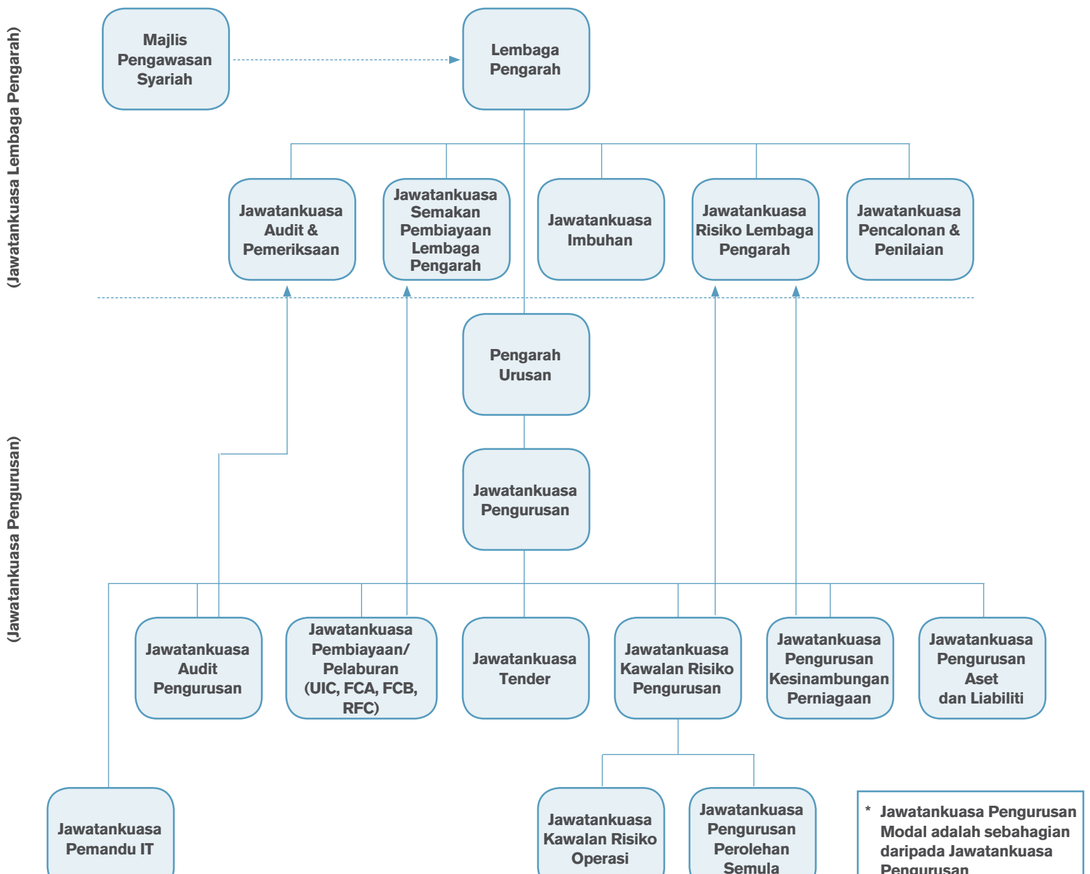
- Menerapkan budaya kesedaran risiko di seluruh Kumpulan;
- Mewujudkan pendekatan dan kaedah berpiawai dalam menguruskan risiko kredit, pasaran, kecairan, operasi dan perniagaan di seluruh Kumpulan;
- Menjelaskan struktur fungsi termasuk objektif, peranan dan tanggungjawab;
- Melaksanakan dan mempertingkatkan 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 Kumpulan dapat menyokong keperluan perniagaan semasa dan yang dalam perancangan dari segi pendedahan risiko.

Struktur Fungsi dan Tadbir Urus Pengurusan Risiko

Kumpulan telah menyelaraskan semula tanggungjawab risiko organisasinya dengan matlamat mewujudkan pendapat lazim di seluruh Kumpulan. Sebagai amalan perniagaan yang baik dan berhemah, fungsi pengurusan risiko teras Kumpulan, 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 tadbir urus Kumpulan:



3. PENGURUSAN RISIKO (SAMBUNGAN)

Kumpulan mengiktiraf bahawa asas khidmat perbankan dan kewangan adalah tertumpu kepada pengambilan risiko. Justeru itu, Kumpulan:

- Mengiktiraf bahawa ia harus menguruskan risiko agar dapat menjalankan perniagaan dengan berkesan;
- Mencapai tahap optimum risiko-pulangan agar dapat memaksimakan 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.

Kumpulan telah mewujudkan Rangka Kerja Kehendak Risiko yang merupakan bahagian penting dalam strategi dan pelan perniagaan Kumpulan. Kehendak risiko merujuk kepada tahap maksimum risiko yang sedia diterima oleh Kumpulan bagi menyokong strategi yang telah dirancang, dan yang memberi impak ke atas semua perniagaan dari sudut pandang risiko kredit, pasaran dan operasi.

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 Pelangsaian, Risiko Tumpuan Kredit, Risiko Baki/Mitigasi Kredit dan Risiko Migrasi.

Tadbir urus 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 Kumpulan 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") iaitu Analisis Kredit dan Pengurusan Risiko Kredit, serta dua jabatan di luar bidang kuasa RMD iaitu Pentadbiran Kredit dan Pemulihan Kredit. Matlamat gabungannya antara lain ialah:

- Untuk membina portfolio kredit berkualiti tinggi sejajar dengan strategi keseluruhan Kumpulan dan kehendak risikonya;
- Untuk memastikan Bank mendapat pampasan berikutan risiko yang diambil, menseimbangkan/mengoptimakan 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.

Kumpulan 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.

4. RISIKO KREDIT (SAMBUNGAN)

Pengurusan risiko kredit (sambungan)

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 menggunapakai 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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Bukan lampau tempoh atau merosot	**23,527,458**	19,246,183	**23,527,458**	19,247,117
Lampau tempoh tetapi bukan merosot	**429,760**	393,229	**429,760**	393,229
Merosot	**285,302**	308,709	**285,302**	308,709
	24,242,520	19,948,121	**24,242,520**	19,949,055
Pembiayaan merosot kasar sebagai peratusan pembiayaan dan pendahuluan kasar	**1.18%**	1.55%	**1.18%**	1.55%

(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	
	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000
Cemerlang hingga baik	**18,909,824**	15,185,608	**18,909,824**	15,186,542
Memuaskan	**4,249,300**	3,722,405	**4,249,300**	3,722,405
Sederhana	**368,334**	338,170	**368,334**	338,170
	23,527,458	19,246,183	**23,527,458**	19,247,117

4. RISIKO KREDIT (SAMBUNGAN)

4.1 Kualiti Kredit bagi Pembiayaan dan Pendahuluan Kasar (sambungan)

(a) Bukan Lampau Tempoh atau Merosot (sambungan)

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	
	31.12.2013 RM'000	31.12.2012 RM'000
Menurut usia		
Bulan-dalam-tunggakan 1	**294,267**	268,737
Bulan-dalam-tunggakan 2	**135,493**	124,492
	429,760	393,229

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	
	31.12.2013 RM'000	31.12.2012 RM'000
Pertanian utama	**2,543**	1,014
Perkilangan (termasuk asas tani)	**21,158**	1,506
Perdagangan borong & runcit, dan hotel & restoran	**6,526**	3,353
Pembinaan	**20,206**	5,274
Harta tanah	**24,660**	77
Pengangkutan, penyimpanan dan komunikasi	**271**	2,165
Aktiviti kewangan, insurans dan perniagaan	**5,854**	1,077
Pendidikan, kesihatan dan lain-lain	**2,613**	25,113
Sektor isi rumah	**345,610**	353,590
Sektor-sektor lain	**319**	60
	429,760	393,229

(c) Pembiayaan dan pendahuluan merosot

Pembiayaan diklasifikasi sebagai merosot apabila jumlah pokok atau keuntungan atau kedua-duanya telah melangkau 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	
	31.12.2013 RM'000	31.12.2012 RM'000
Taksiran secara individu	**162,492**	144,674
di mana:		
Bulan-dalam-tunggakan 0	**74,049**	48,644
Bulan-dalam-tunggakan 1	**4,322**	2,123
Bulan-dalam-tunggakan 2	**1,295**	18,991
Bulan-dalam-tunggakan 3 dan ke atas	**82,826**	74,916
Taksiran secara kolektif	**122,810**	164,035
	285,302	308,709

	PERUNTUKAN TAKSIRAN INDIVIDU						
31 DISEMBER 2013 RM'000	PEMBIAYAAN MEROSOT PADA 31.12.2013	TAKSIRAN INDIVIDU SETAKAT 1.1.2013	CAJ BERSIH BAGI TAHUN KEWANGAN	JUMLAH DIHAPUS KIRA/ PERGERAKAN LAIN	TAKSIRAN INDIVIDU SETAKAT 31.12.2013	PERUNTUKAN TAFSIRAN KOLEKTIF PADA 31.12.2013	JUMLAH PERUNTUKAN KEMEROSOTAN BAGI PEMBIAYAAN PADA 31.12.2013
Pertanian utama	**-**	**-**	**-**	**-**	**-**	**4,245**	**4,245**
Perlombongan dan pengkuarian	**-**	**-**	**-**	**-**	**-**	**76**	**76**
Perkilangan (termasuk asas tani)	**32,302**	**43,835**	**2,271**	**(16,926)**	**29,180**	**19,700**	**48,880**
Elektrik, gas dan air	**108**	**-**	**-**	**-**	**-**	**7,732**	**7,732**
Perdagangan borong & runcit, dan hotel & restoran	**15,525**	**7,421**	**(156)**	**(1,053)**	**6,212**	**29,527**	**35,739**
Pembinaan	**21,601**	**70,161**	**442**	**(51,922)**	**18,681**	**27,179**	**45,860**
Harta tanah	**-**	**-**	**-**	**-**	**-**	**8,963**	**8,963**
Pengangkutan, penyimpanan dan komunikasi	**33,117**	**-**	**30,725**	**-**	**30,725**	**7,733**	**38,458**
Khidmat kewangan, insurans dan perniagaan	**61,393**	**4,551**	**46,039**	**7**	**50,597**	**20,527**	**71,124**
Pendidikan, kesihatan dan lain-lain	**-**	**-**	**-**	**-**	**-**	**11,460**	**11,460**
Sektor isi rumah	**121,226**	**1,020**	**(218)**	**-**	**802**	**228,078**	**228,880**
Sektor-sektor lain	**30**	**-**	**-**	**-**	**-**	**155**	**155**
Jumlah	**285,302**	**126,988**	**79,103**	**(69,894)**	**136,197**	**365,375**	**501,572**

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: (sambungan)

	PERUNTUKAN TAKSIRAN INDIVIDU						
31 DISEMBER 2012 RM'000	PEMBIAYAAN MEROSOT PADA 31.12.2013	TAKSIRAN INDIVIDU SETAKAT 1.1.2013	CAJ BERSIH BAGI TAHUN KEWANGAN	JUMLAH DIHAPUS KIRA/ PERGERAKAN LAIN	TAKSIRAN INDIVIDU SETAKAT 31.12.2013	PERUNTUKAN TAFSIRAN KOLEKTIF PADA 31.12.2013	JUMLAH PERUNTUKAN KEMEROSOTAN BAGI PEMBIAYAAN PADA 31.12.2013
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	(5,622)	43,835	28,802	72,637
Elektrik, gas dan air	160	-	-	-	-	2,007	2,007
Perdagangan borong & runcit, dan hotel & restoran	17,422	8,798	2,629	(4,006)	7,421	27,413	34,834
Pembinaan	74,341	31,441	46,770	(8,050)	70,161	27,800	97,961
Harta tanah	-	1,325	-	(1,325)	-	10,123	10,123
Pengangkutan, penyimpanan dan komunikasi	722	-	-	-	-	5,455	5,455
Khidmat kewangan, insurans dan perniagaan	10,078	12,780	4,551	(12,780)	4,551	22,101	26,652
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)

(d) Pembiayaan dan pendahuluan kasar – Pendedahan mengikut Kawasan Geografi

RM'000	PEMBIAYAAN KASAR	YANG MANA LAMPAU TEMPOH TETAPI TIDAK MEROSOT	PEMBIAYAAN MEROSOT	PERUNTUKAN INDIVIDU	PERUNTUKAN KOLEKTIF
31 Disember 2013					
Wilayah Tengah	**10,699,889**	**194,827**	**129,930**	**66,503**	**190,678**
Wilayah Timur	**4,455,488**	**65,001**	**28,106**	**3,032**	**47,916**
Wilayah Utara	**3,928,233**	**73,732**	**52,873**	**21,335**	**55,185**
Wilayah Selatan	**3,191,397**	**50,216**	**13,702**	**-**	**33,715**
Wilayah Malaysia Timur	**1,967,513**	**45,984**	**60,691**	**45,327**	**37,881**
Jumlah	**24,242,520**	**429,760**	**285,302**	**136,197**	**365,375**
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

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar

(a) Pengagihan geografi bagi pendedahan kredit

(i) Kumpulan

31 DISEMBER 2013 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	**4,808,880**	**-**	**-**	**-**	**-**	**4,808,880**
Entiti Sektor Awam	**490,022**	**112,481**	**28,891**	**67,839**	**121**	**699,354**
Bank, DFI dan MDB	**903,903**	**-**	**-**	**-**	**6,000**	**909,903**
Korporat	**13,120,240**	**490,459**	**530,971**	**220,152**	**434,292**	**14,796,114**
Runcit Kawal Selia	**4,082,044**	**2,653,793**	**1,981,086**	**1,816,313**	**1,079,702**	**11,612,938**
Gadai Janji Perumahan	**2,710,656**	**1,197,203**	**1,358,151**	**1,088,249**	**410,016**	**6,764,275**
Aset Berisiko Tinggi	**7,541**	**3,957**	**6,724**	**1,115**	**4,505**	**23,842**
Aset-aset Lain	**2,169,467**	**-**	**-**	**-**	**351**	**2,169,818**
Jumlah Pendedahan Dalam Lembaran Imbangan	**28,292,753**	**4,457,893**	**3,905,823**	**3,193,668**	**1,934,987**	**41,785,124**
Pendedahan Luar Lembaran Imbangan						
Pendedahan berkaitan Kredit	**1,413,954**	**-**	**-**	**-**	**9,833**	**1,423,787**
Instrumen Kewangan Derivatif	**72,296**	**-**	**-**	**-**	**-**	**72,296**
Jumlah Pendedahan Luar Lembaran Imbangan	**1,486,250**	**-**	**-**	**-**	**9,833**	**1,496,083**
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	**29,779,003**	**4,457,893**	**3,905,823**	**3,193,668**	**1,944,820**	**43,281,207**

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar (sambungan)

(a) Pengagihan geografi bagi pendedahan kredit (sambungan)

(i) Kumpulan (sambungan)

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, DFI dan MDB	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)

(ii) Bank

31 DISEMBER 2013 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	**4,808,880**	**-**	**-**	**-**	**-**	**4,808,880**
Entiti Sektor Awam	**490,022**	**112,481**	**28,891**	**67,839**	**121**	**699,354**
Bank, DFI dan MDB	**901,638**	**-**	**-**	**-**	**6,000**	**907,638**
Korporat	**13,120,240**	**490,459**	**530,971**	**220,152**	**434,292**	**14,796,114**
Runcit Kawal Selia	**4,082,044**	**2,653,793**	**1,981,086**	**1,816,313**	**1,079,702**	**11,612,938**
Gadai Janji Perumahan	**2,710,656**	**1,197,203**	**1,358,151**	**1,088,249**	**410,016**	**6,764,275**
Aset Berisiko Tinggi	**7,541**	**3,957**	**6,724**	**1,115**	**4,505**	**23,842**
Aset-aset Lain	**2,168,865**	**-**	**-**	**-**	**351**	**2,169,216**
Jumlah Pendedahan Dalam Lembaran Imbangan	**28,289,886**	**4,457,893**	**3,905,823**	**3,193,668**	**1,934,987**	**41,782,257**
Pendedahan Luar Lembaran Imbangan						
Pendedahan berkaitan Kredit	**1,413,954**	**-**	**-**	**-**	**9,833**	**1,423,787**
Instrumen Kewangan Derivatif	**72,296**	**-**	**-**	**-**	**-**	**72,296**
Jumlah Pendedahan Luar Lembaran Imbangan	**1,486,250**	**-**	**-**	**-**	**9,833**	**1,496,083**
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	**29,776,136**	**4,457,893**	**3,905,823**	**3,193,668**	**1,944,820**	**43,278,340**

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar (sambungan)

(a) Pengagihan geografi bagi pendedahan kredit (sambungan)

(ii) Bank (sambungan)

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, DFI dan MDB	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)

(b) Pengagihan pendedahan kredit mengikut sektor

(i) Kumpulan

31 DISEMBER 2013 KELAS PENDEDAHAN	PERTANIAN UTAMA RM'000	PERLOMBONGAN DAN PENGKUARIAN RM'000	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 & KOMUNIKASI RM'000	KEWANGAN, INSURANS DAN KHIDMAT PERNIAGAAN RM'000	PENDIDIKAN, KESIHATAN DAN LAIN-LAIN RM'000	SEKTOR ISI RUMAH RM'000	SEKTOR LAIN RM'000	JUMLAH RM'000
Risiko Kredit													
Pendedahan Dalam Lembaran Imbangan													
Kerajaan/Bank Pusat	-	-	-	-	-	-	-	-	4,808,880	-	-	-	4,808,880
Entiti Sektor Awam	664	-	-	-	-	430	60,201	244,276	254,414	139,238	131	-	699,354
Bank, DFI dan MDB	-	-	-	-	-	-	-	-	867,937	-	-	41,966	909,903
Korporat	338,728	6,685	840,973	4,425,104	640,166	2,831,299	765,902	1,782,560	2,992,449	107,733	54,462	10,053	14,796,114
Runcit Kawal Selia	10,767	1,429	44,946	3,550	79,064	69,735	17,258	18,031	49,392	26,018	11,292,589	159	11,612,938
Gadai Janji Perumahan	-	-	-	-	-	-	-	-	-	-	6,764,275	-	6,764,275
Aset Berisiko Tinggi	-	-	-	-	-	-	-	-	-	-	23,842	-	23,842
Aset-aset Lain	-	-	-	-	-	-	-	-	-	-	-	2,169,818	2,169,818
Jumlah Pendedahan Dalam Lembaran Imbangan	350,159	8,114	885,919	4,428,654	719,230	2,901,464	843,361	2,044,867	8,973,072	272,989	18,135,299	2,221,996	41,785,124
Pendedahan Luar Lembaran Imbangan													
Pendedahan berkaitan Kredit	58,540	31,153	43,775	172,706	123,971	203,675	51,617	44,081	122,178	61,853	495,843	14,395	1,423,787
Instrumen Kewangan Derivatif	-	-	2,490	-	650	9	15,660	-	2,172	3,124	-	48,191	72,296
Jumlah Pendedahan Luar Lembaran Imbangan	58,540	31,153	46,265	172,706	124,621	203,684	67,277	44,081	124,350	64,977	495,843	62,586	1,496,083
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	408,699	39,267	932,184	4,601,360	843,851	3,105,148	910,638	2,088,948	9,097,422	337,966	18,631,142	2,284,582	43,281,207

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar (sambungan)

(b) Pengagihan pendedahan kredit mengikut sektor (sambungan)

(i) Kumpulan (sambungan)

31 DISEMBER 2012 KELAS PENDEDAHAN	PERTANIAN UTAMA RM'000	PERLOMBONGAN DAN PENGKUARIAN RM'000	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 & KOMUNIKASI RM'000	KEWANGAN, INSURANS DAN KHIDMAT PERNIAGAAN RM'000	PENDIDIKAN, KESIHATAN DAN LAIN-LAIN RM'000	SEKTOR ISI RUMAH RM'000	SEKTOR LAIN RM'000	JUMLAH RM'000
Risiko Kredit													
Pendedahan Dalam Lembaran Imbangan													
Kerajaan/Bank Pusat	-	-	-	-	-	-	-	-	2,768,967	-	-	-	2,768,967
Entiti Sektor Awam	6,714	-	-	-	-	442	-	120,980	301,348	148,903	531	-	578,918
Bank, DFI dan MDB	-	-	-	-	-	-	-	-	2,538,542	-	-	162,053	2,700,595
Korporat	313,192	5,304	1,026,597	4,178,090	596,617	2,428,022	762,458	1,561,194	2,014,249	74,482	53,997	43,506	13,057,708
Runcit Kawal Selia	10,893	-	38,303	4,823	58,667	54,871	16,823	14,470	49,178	21,934	9,307,527	985	9,578,474
Gadai Janji Perumahan	-	-	-	-	-	-	-	-	-	-	5,246,408	187	5,246,595
Aset Berisiko Tinggi	-	-	-	-	-	-	-	-	-	-	13,213	-	13,213
Aset-aset Lain	-	-	-	-	-	-	-	-	-	-	-	2,033,898	2,033,898
Jumlah Pendedahan Dalam Lembaran Imbangan	330,799	5,304	1,064,900	4,182,913	655,284	2,483,335	779,281	1,696,644	7,672,284	245,319	14,621,676	2,240,629	35,978,368
Pendedahan Luar Lembaran Imbangan													
Pendedahan berkaitan Kredit	46,777	100,345	69,183	180,224	100,218	204,234	53,122	207,774	212,865	72,564	340,977	18,582	1,606,865
Instrumen Kewangan Derivatif	622	-	1,838	-	928	10	18,462	-	50	260	-	51,910	74,080
Jumlah Pendedahan Luar Lembaran Imbangan	47,399	100,345	71,021	180,224	101,146	204,244	71,584	207,774	212,915	72,824	340,977	70,492	1,680,945
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	378,198	105,649	1,135,921	4,363,137	756,430	2,687,579	850,865	1,904,418	7,885,199	318,143	14,962,653	2,311,121	37,659,313

Nota: Pengagihan pededahan kredit mengikut sektor pada 31 Disember 2012 telah disemak semula ekoran pengelasan semula pendedahan di bawah Sektor Lain.

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar (sambungan)

(b) Pengagihan pendedahan kredit mengikut sektor (sambungan)

(ii) Bank

31 DISEMBER 2013 KELAS PENDEDAHAN	PERTANIAN UTAMA RM'000	PERLOMBONGAN DAN PENGKUARIAN RM'000	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 & KOMUNIKASI RM'000	KEWANGAN, INSURANS DAN KHIDMAT PERNIAGAAN RM'000	PENDIDIKAN, KESIHATAN DAN LAIN-LAIN RM'000	SEKTOR ISI RUMAH RM'000	SEKTOR LAIN RM'000	JUMLAH RM'000
Risiko Kredit													
Pendedahan Dalam Lembaran Imbangan													
Kerajaan/Bank Pusat	-	-	-	-	-	-	-	-	4,808,880	-	-	-	4,808,880
Entiti Sektor Awam	664	-	-	-	-	430	60,201	244,276	254,414	139,238	131	-	699,354
Bank, DFI dan MDB	-	-	-	-	-	-	-	-	867,937	-	-	39,701	907,638
Korporat	338,728	6,685	840,973	4,425,104	640,166	2,831,299	765,902	1,782,560	2,992,449	107,733	54,462	10,053	14,796,114
Runcit Kawal Selia	10,767	1,429	44,946	3,550	79,064	69,735	17,258	18,031	49,392	26,018	11,292,589	159	11,612,938
Gadai Janji Perumahan	-	-	-	-	-	-	-	-	-	-	6,764,275	-	6,764,275
Aset Berisiko Tinggi	-	-	-	-	-	-	-	-	-	-	23,842	-	23,842
Aset-aset Lain	-	-	-	-	-	-	-	-	-	-	-	2,169,216	2,169,216
Jumlah Pendedahan Dalam Lembaran Imbangan	350,159	8,114	885,919	4,428,654	719,230	2,901,464	843,361	2,044,867	8,973,072	272,989	18,135,299	2,219,129	41,782,257
Pendedahan Luar Lembaran Imbangan													
Pendedahan berkaitan Kredit	58,540	31,153	43,775	172,706	123,971	203,675	51,617	44,081	122,178	61,853	495,843	14,395	1,423,787
Instrumen Kewangan Derivatif	-	-	2,490	-	650	9	15,660	-	2,172	3,124	-	48,191	72,296
Jumlah Pendedahan Luar Lembaran Imbangan	58,540	31,153	46,265	172,706	124,621	203,684	67,277	44,081	124,350	64,977	495,843	62,586	1,496,083
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	408,699	39,267	932,184	4,601,360	843,851	3,105,148	910,638	2,088,948	9,097,422	337,966	18,631,142	2,281,715	43,278,340

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar (sambungan)

(b) Pengagihan pendedahan kredit mengikut sektor (sambungan)

(ii) Bank (sambungan)

31 DISEMBER 2012 KELAS PENDEDAHAN	PERTANIAN UTAMA RM'000	PERLOMBONGAN DAN PENGKUARIAN RM'000	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 & KOMUNIKASI RM'000	KEWANGAN, INSURANS DAN KHIDMAT PERNIAGAAN RM'000	PENDIDIKAN, KESIHATAN DAN LAIN-LAIN RM'000	SEKTOR ISI RUMAH RM'000	SEKTOR LAIN RM'000	JUMLAH RM'000
Risiko Kredit													
Pendedahan Dalam Lembaran Imbangan													
Kerajaan/Bank Pusat	-	-	-	-	-	-	-	-	2,768,967	-	-	-	2,768,967
Entiti Sektor Awam	6,714	-	-	-	-	442	-	120,980	301,348	148,903	531	-	578,918
Bank, DFI dan MDB	-	-	-	-	-	-	-	-	2,538,542	-	-	161,587	2,700,129
Korporat	313,192	5,304	1,026,597	4,178,090	596,617	2,428,022	762,458	1,561,194	2,014,249	74,482	53,997	43,506	13,057,708
Runcit Kawal Selia	10,893	-	38,303	4,823	58,667	54,871	16,823	14,470	49,178	21,934	9,307,527	985	9,578,474
Gadai Janji Perumahan	-	-	-	-	-	-	-	-	-	-	5,246,408	187	5,246,595
Aset Berisiko Tinggi	-	-	-	-	-	-	-	-	-	-	13,213	-	13,213
Aset-aset Lain	-	-	-	-	-	-	-	-	-	-	-	2,034,404	2,034,404
Jumlah Pendedahan Dalam Lembaran Imbangan	330,799	5,304	1,064,900	4,182,913	655,284	2,483,335	779,281	1,696,644	7,672,284	245,319	14,621,676	2,240,669	35,978,408
Pendedahan Luar Lembaran Imbangan													
Pendedahan berkaitan Kredit	46,777	100,345	69,183	180,224	100,218	204,234	53,122	207,774	212,865	72,564	340,977	18,582	1,606,865
Instrumen Kewangan Derivatif	622	-	1,838	-	928	10	18,462	-	50	260	-	51,910	74,080
Jumlah Pendedahan Luar Lembaran Imbangan	47,399	100,345	71,021	180,224	101,146	204,244	71,584	207,774	212,915	72,824	340,977	70,492	1,680,945
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	378,198	105,649	1,135,921	4,363,137	756,430	2,687,579	850,865	1,904,418	7,885,199	318,143	14,962,653	2,311,161	37,659,353

Nota: Pengagihan pededahan kredit mengikut sektor pada 31 Disember 2012 telah disemak semula ekoran pengelasan semula pendedahan di bawah Sektor Lain.

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar (sambungan)

(c) Pecahan baki kematangan kontrak

(i) Kumpulan

31 DISEMBER 2013 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	**3,532,342**	**396,055**	**880,483**	**4,808,880**
Entiti Sektor Awam	**29,739**	**412,234**	**257,381**	**699,354**
Bank, DFI dan MDB	**720,653**	**158,083**	**31,167**	**909,903**
Korporat	**4,144,424**	**5,588,149**	**5,063,541**	**14,796,114**
Runcit Kawal Selia	**128,278**	**1,703,421**	**9,781,239**	**11,612,938**
Gadai Janji Perumahan	**3,758**	**86,446**	**6,674,071**	**6,764,275**
Aset Berisiko Tinggi	**90**	**553**	**23,199**	**23,842**
Aset-aset Lain	**1,783,236**	**-**	**386,582**	**2,169,818**
Jumlah Pendedahan Dalam Lembaran Imbangan	**10,342,520**	**8,344,941**	**23,097,663**	**41,785,124**
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	**569,098**	**451,385**	**403,304**	**1,423,787**
Instrumen Kewangan derivatif	**18,796**	**17,840**	**35,660**	**72,296**
Jumlah Pendedahan Luar Lembaran Imbangan	**587,894**	**469,225**	**438,964**	**1,496,083**
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	**10,930,414**	**8,814,166**	**23,536,627**	**43,281,207**

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar (sambungan)

(c) Pecahan baki kematangan kontrak (sambungan)

(i) Kumpulan (sambungan)

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, DFI dan MDB	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)

(ii) Bank

31 DISEMBER 2013 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	**3,532,342**	**396,055**	**880,483**	**4,808,880**
Entiti Sektor Awam	**29,739**	**412,234**	**257,381**	**699,354**
Bank, DFI dan MDB	**718,388**	**158,083**	**31,167**	**907,638**
Korporat	**4,144,424**	**5,588,149**	**5,063,541**	**14,796,114**
Runcit Kawal Selia	**128,278**	**1,703,421**	**9,781,239**	**11,612,938**
Gadai Janji Perumahan	**3,758**	**86,446**	**6,674,071**	**6,764,275**
Aset Berisiko Tinggi	**90**	**553**	**23,199**	**23,842**
Aset-aset Lain	**1,782,634**	**-**	**386,582**	**2,169,216**
Jumlah Pendedahan Dalam Lembaran Imbangan	**10,339,653**	**8,344,941**	**23,097,663**	**41,782,257**
Pendedahan Luar Lembaran Imbangan				
Pendedahan berkaitan Kredit	**569,098**	**451,385**	**403,304**	**1,423,787**
Instrumen Kewangan derivatif	**18,796**	**17,840**	**35,660**	**72,296**
Jumlah Pendedahan Luar Lembaran Imbangan	**587,894**	**469,225**	**438,964**	**1,496,083**
Jumlah Pendedahan Dalam dan Luar Lembaran Imbangan	**10,927,547**	**8,814,166**	**23,536,627**	**43,278,340**

4. RISIKO KREDIT (SAMBUNGAN)

4.2 Pendedahan Kredit Kasar (sambungan)

(c) Pecahan baki kematangan kontrak (sambungan)

(ii) Bank (sambungan)

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, DFI dan MDB	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

4.3 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 diberikan kepada kelas pendedahan rakan niaga berikut yang digunakan dalam perkiraan aset berwajaran risiko bagi tujuan kecukupan modal:

(a) Kerajaan dan bank pusat
(b) Institusi perbankan
(c) Korporat

4. RISIKO KREDIT (SAMBUNGAN)

4.3 Penentuan Berwajaran Risiko bagi Portfolio di bawah Pendekatan Berpiawai (sambungan)

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	20%	50%	100%	150%	100%
AGENSI PENARAFAN	PENARAFAN				
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

Berikut adalah pendedahan kredit mengikut berwajaran risiko dan selepas pengurangan risiko kredit Kumpulan:

(i) Setakat 31 Disember 2013

	PENDEDAHAN SELEPAS JUMLAH BERSIH & PENGURANGAN RISIKO KREDIT (CRM)									
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	JUMLAH PENDEDAHAN SELEPAS JUMLAH BERSIH & CRM RM'000	JUMLAH ASET BERWAJARAN RM'000
0%	**4,808,880**	**283,057**	**-**	**3,948,784**	**16,830**	**-**	**-**	**1,835,634**	**10,893,185**	**-**
20%	**-**	**202,493**	**930,442**	**5,978,514**	**12,717**	**16,171**	**-**	**-**	**7,140,337**	**1,428,067**
35%	**-**	**-**	**-**	**-**	**-**	**2,013,232**	**-**	**-**	**2,013,232**	**704,631**
50%	**-**	**1,311**	**21,725**	**636,514**	**244,881**	**1,195,067**	**-**	**-**	**2,099,498**	**1,049,749**
75%	**-**	**-**	**-**	**312,198**	**5,127,165**	**2,803,256**	**-**	**-**	**8,242,619**	**6,181,964**
100%	**-**	**216,354**	**2,120**	**4,751,496**	**6,161,950**	**763,446**	**-**	**334,729**	**12,230,095**	**12,230,095**
150%	**-**	**-**	**-**	**26,022**	**149,173**	**221,303**	**42,120**	**-**	**438,618**	**657,927**
Jumlah Pendedahan	**4,808,880**	**703,215**	**954,287**	**15,653,528**	**11,712,716**	**7,012,475**	**42,120**	**2,170,363**	**43,057,584**	**22,252,433**
RWA mengikut Pendedahan	**-**	**257,508**	**199,071**	**6,538,637**	**10,356,067**	**4,503,241**	**63,180**	**334,729**	**22,252,433**	
Purata Berwajaran Risiko	**0.0%**	**36.6%**	**20.9%**	**41.8%**	**88.4%**	**64.2%**	**150.0%**	**15.4%**	**51.7%**	
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 Kumpulan: (sambungan)

(ii) Setakat 31 Disember 2012

	PENDEDAHAN SELEPAS JUMLAH BERSIH & PENGURANGAN RISIKO KREDIT (CRM)									
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	JUMLAH PENDEDAHAN SELEPAS JUMLAH BERSIH & CRM RM'000	JUMLAH ASET BERWAJARAN 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										

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 2013

	PENDEDAHAN SELEPAS JUMLAH BERSIH & PENGURANGAN RISIKO KREDIT (CRM)									
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	JUMLAH PENDEDAHAN SELEPAS JUMLAH BERSIH & CRM RM'000	JUMLAH ASET BERWAJARAN RM'000
0%	**4,808,880**	**283,057**	**-**	**3,948,784**	**16,830**	**-**	**-**	**1,837,846**	**10,895,397**	**-**
20%	**-**	**202,493**	**928,177**	**5,978,514**	**12,717**	**16,171**	**-**	**-**	**7,138,072**	**1,427,614**
35%	**-**	**-**	**-**	**-**	**-**	**2,013,232**	**-**	**-**	**2,013,232**	**704,631**
50%	**-**	**1,311**	**21,725**	**636,514**	**244,881**	**1,195,067**	**-**	**-**	**2,099,498**	**1,049,749**
75%	**-**	**-**	**-**	**312,198**	**5,127,165**	**2,803,256**	**-**	**-**	**8,242,619**	**6,181,964**
100%	**-**	**216,354**	**2,120**	**4,751,496**	**6,161,950**	**763,446**	**-**	**331,915**	**12,227,281**	**12,227,281**
150%	**-**	**-**	**-**	**26,022**	**149,173**	**221,303**	**42,120**	**-**	**438,618**	**657,927**
Jumlah Pendedahan	**4,808,880**	**703,215**	**952,022**	**15,653,528**	**11,712,716**	**7,012,475**	**42,120**	**2,169,761**	**43,054,717**	**22,249,166**
RWA mengikut Pendedahan	**-**	**257,508**	**198,618**	**6,538,637**	**10,356,067**	**4,503,241**	**63,180**	**331,915**	**22,249,166**	
Purata Berwajaran Risiko	**0.0%**	**36.6%**	**20.9%**	**41.8%**	**88.4%**	**64.2%**	**150.0%**	**15.3%**	**51.7%**	
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: (sambungan)

(ii) Setakat 31 Disember 2012

	PENDEDAHAN SELEPAS JUMLAH BERSIH & PENGURANGAN RISIKO KREDIT (CRM)									
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	JUMLAH PENDEDAHAN SELEPAS JUMLAH BERSIH & CRM RM'000	JUMLAH ASET BERWAJARAN 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%	150.0%	19.3%	51.7%	
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

	PENARAFAN KORPORAT OLEH ECAI YANG DILULUSKAN				
	MOODYS	AAA HINGGA AA3	A1 HINGGA A3	BAA1 HINGGA BA3	B+ HINGGA C	TIADA PENARAFAN
	S&P	AAA HINGGA AA-	A+ HINGGA A-	BBB+ HINGGA BB-	B+ HINGGA D	TIADA PENARAFAN
	FITCH	AAA HINGGA AA-	A+ HINGGA A-	BBB+ HINGGA BB-	B+ HINGGA D	TIADA PENARAFAN
	RAM	AAA HINGGA AA3	A HINGGA A3	BBB HINGGA BB	B HINGGA D	TIADA PENARAFAN
KELAS PENDEDAHAN RM'000	MARC	AAA HINGGA AA-	A+ HINGGA A-	BBB+ HINGGA BB-	B+ HINGGA D	TIADA PENARAFAN
31 Disember 2013						
Pendedahan Kredit Dalam dan Luar Lembaran Imbangan						
Entiti Sektor Awam		-	-	-	-	-
Syarikat Insurans, Firma Sekuriti & Pengurus Dana		-	-	-	-	-
Korporat		**5,331,015**	**97,025**	**86,814**	**75**	**10,138,600**
Jumlah		**5,331,015**	**97,025**	**86,814**	**75**	**10,138,600**
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

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

	PENARAFAN JANGKA PENDEK INSTITUSI PERBANKAN DAN KORPORAT OLEH ECAI YANG DILULUSKAN					
	MOODYS	P-1	P-2	P-3	LAIN-LAIN	TIADA PENARAFAN
	S&P	A-1	A-2	A-3	LAIN-LAIN	TIADA PENARAFAN
	FITCH	F1+, F1	F2	F3	B HINGGA D	TIADA PENARAFAN
	RAM	P-1	P-2	P-3	NP	TIADA PENARAFAN
KELAS PENDEDAHAN	MARC	MARC-1	MARC-2	MARC-3	MARC-4	TIADA PENARAFAN
RM'000						
31 Disember 2013						
Pendedahan Kredit Dalam dan Luar Lembaran Imbangan						
Entiti Sektor Awam		-	-	-	-	-
Syarikat Insurans, Firma Sekuriti & Pengurus Dana		-	-	-	-	-
Korporat		-	-	-	-	-
Bank, MDB dan DFI		-	-	-	-	-
Jumlah		-	-	-	-	-
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	-	-

4. RISIKO KREDIT (SAMBUNGAN)

4.4 Pendedahan bertaraf dan tidak bertaraf menurut penarafan ECAI (sambungan)

c) Penarafan Institusi Perbankan oleh ECAI yang Diluluskan

	PENARAFAN INSTITUSI KEWANGAN OLEH ECAIS YANG DILULUSKAN						
	MOODYS	AAA HINGGA AA3	A1 HINGGA A3	BAA1 HINGGA BAA3	BA1+ HINGGA B3	CAA1 HINGGA C	TIADA PENARAFAN
	S&P	AAA HINGGA AA-	A+ HINGGA A-	BBB+ HINGGA BBB-	BB+ HINGGA B-	CCC+ HINGGA D	TIADA PENARAFAN
	FITCH	AAA HINGGA AA-	A+ HINGGA A-	BBB+ HINGGA BBB-	BB+ HINGGA B-	CCC+ HINGGA D	TIADA PENARAFAN
	RAM	AAA HINGGA AA3	A1 HINGGA A3	BBB1 HINGGA BBB3	BB1 HINGGA B3	C1 HINGGA D	TIADA PENARAFAN
KELAS PENDEDAHAN	MARC	AAA HINGGA AA-	A+ HINGGA A-	BBB+ HINGGA BBB-	BB+ HINGGA B-	C+ HINGGA D	TIADA PENARAFAN
RM'000							
31 Disember 2013							
Pendedahan Kredit Dalam dan Luar Lembaran Imbangan							
Bank, MDB dan DFI		**834,306**	**50,106**	**34**	**-**	**-**	**67,575**
Jumlah		**834,306**	**50,106**	**34**	**-**	**-**	**67,575**
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

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:
(a) Tunai atas lien
(b) Harta tanah
(c) Saham dan amanah saham disebut harga patuh Syariah
(d) Sekuriti Kerajaan Persekutuan Malaysia
(e) Sekuriti Islam/Sukuk Bertaraf/Tidak Bertaraf
(f) Jaminan

4. RISIKO KREDIT (SAMBUNGAN)

4.5 Pengurangan Risiko Kredit (CRM) (sambungan)

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 berwajaran 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 2013 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	**4,808,880**	**-**	**-**
Entiti Sektor Awam	**699,354**	**-**	**-**
Banks, DFI dan MDB	**907,638**	**-**	**-**
Korporat	**14,816,786**	**348,019**	**240,106**
Runcit Kawal Selia	**11,412,447**	**27,295**	**122,106**
Gadai Janji Perumahan	**6,527,539**	**13,809**	**18,411**
Aset Berisiko Tinggi	**22,034**	**-**	**-**
Aset-aset lain	**2,169,216**	**-**	**-**
Pendedahan Teringkar	**418,363**	**8,027**	**15,496**
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	**41,782,257**	**397,150**	**396,119**
Pendedahan Luar Lembaran Imbangan			
Pendedahan berkaitan Kredit	**1,421,531**	**5,796**	**2,734**
Instrumen Kewangan Derivatif	**72,296**	**-**	**-**
Pendedahan Teringkar	**2,256**	**-**	**-**
Jumlah bagi Pendedahan Luar Lembaran Imbangan	**1,496,083**	**5,796**	**2,734**
Jumlah bagi Pendedahan Dalam dan Luar Lembaran Imbangan	**43,278,340**	**402,946**	**398,853**

4. RISIKO KREDIT (SAMBUNGAN)

4.5 Pengurangan Risiko Kredit (CRM) (sambungan)

Pendedahan Pengurangan Risiko Kredit (CRM): (sambungan)

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	2,700,129	-	-
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	2,034,404	-	-
Pendedahan Teringkar	431,660	9,853	5,517
Jumlah bagi Pendedahan Dalam Lembaran Imbangan	35,978,408	365,563	314,734
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	37,659,353	365,634	315,223

5. RISIKO KREDIT LUAR LEMBARAN IMBANGAN DAN PIHAK BERWAJARAN BAGI KUMPULAN DAN BANK

(i) Setakat 31 Disember 2013

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	**319,032**		**319,032**	**312,160**
Aset dijual dengan berbantuan	**2**		**2**	**2**
Item luar jangka berkaitan urusniaga	**877,246**		**438,623**	**386,730**
Luar jangka berkaitan dagangan berkecairan sendiri jangka pendek	**278,297**		**55,659**	**54,695**
Komitmen lain, seperti kemudahan tunggu sedia dan had kredit formal, dengan tempoh matang asal:				
- tidak melebihi satu tahun	**1,714**		**343**	**327**
- melebihi satu tahun	**823,818**		**411,909**	**338,294**
Had kad kredit tidak digunakan	**991,097**		**198,219**	**148,665**
Sebarang komitmen yang dibatalkan tanpa syarat pada bila-bila masa oleh bank tanpa notis awal atau yang dibatalkan secara automatik disebabkan kemerosotan kepercayaan kredit peminjam	**5,116,604**		**-**	**-**
	8,407,810		**1,423,787**	**1,240,873**
Instrumen Kewangan Derivatif				
Kontrak berkaitan tukaran asing				
- kurang dari satu tahun	**1,381,894**	**8,681**	**18,546**	**10,290**
Kontrak berkaitan kadar keuntungan				
- kurang dari satu tahun	**100,000**	**695**	**250**	**50**
- satu tahun hingga kurang dari lima tahun	**500,000**	**2,705**	**9,000**	**1,800**
- lima tahun ke atas	**711,481**	**16,455**	**35,660**	**19,660**
Kontrak berkaitan ekuiti				
- satu tahun hingga kurang dari lima tahun	**110,495**	**582**	**8,840**	**4,420**
	2,803,870	**29,118**	**72,296**	**36,220**
Jumlah	**11,211,680**	**29,118**	**1,496,083**	**1,277,093**

5. RISIKO KREDIT LUAR LEMBARAN IMBANGAN DAN PIHAK BERWAJARAN BAGI KUMPULAN DAN BANK (SAMBUNGAN)

(ii) Setakat 31 Disember 2012

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	562,654		562,654	555,499
Aset dijual dengan berbantuan	2		2	2
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 dan had 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 disebabkan kemerosotan 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

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 mengoptimakan 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.

Tadbir Urus 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 tadbir urus 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 meminimakan kerugian dan mengoptimakan 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.

	2013		2012	
	-100BPS	+100BPS	-100BPS	+100BPS
	PENINGKATAN/(PENURUNAN)			
	RM JUTA	RM JUTA	RM JUTA	RM JUTA
Bank				
Impak ke atas EaR	**(38.68)**	**38.68**	(54.20)	54.20
Impak ke atas EVE	**(214.26)**	**214.26**	(232.16)	232.16

Nota: EVE dan EaR setakat 31 Disember 2012 telah disemak semula ekoran andaian kelakuan EVE yang baru yang telah diluluskan oleh BRC pada Julai 2013.

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 ketidaktentuan 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:

		1.1.2013 HINGGA 31.12.2013		
	SETAKAT 31.12.2013 RM JUTA	PURATA RM JUTA	MAKSIMUM RM JUTA	MINIMUM RM JUTA
Risiko kadar keuntungan	**1.48**	**1.64**	**3.33**	**0.43**
Risiko tukaran asing	**0.78**	**0.26**	**1.06**	**0.01**
Keseluruhan	**2.26**	**1.90**	**3.64**	**0.55**

		1.1.2012 HINGGA 31.12.2012		
	SETAKAT 31.12.2012 RM JUTA	PURATA RM JUTA	MAKSIMUM RM JUTA	MINIMUM 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

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'):

	2013		2012	
	-1% SUSUT NILAI RM'000	+1% NAIK NILAI RM'000	-1% SUSUT NILAI RM'000	+1% NAIK NILAI RM'000
Kumpulan dan Bank				
Dolar AS	**8,604**	**(8,604)**	1,762	(1,762)
Pound British	**6,306**	**(6,306)**	55	(55)
Lain-lain	**(148)**	**148**	(181)	181

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 pengekalan keyakinan pendeposit terhadap Bank dan kemantapan modal dan kecairan Bank, serta pada harga yang kompetitif dan telus.

6. RISIKO PASARAN (SAMBUNGAN)

Risiko Kecairan dan Pembiayaan (sambungan)
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 lebihan 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.

Tadbir Urus 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.

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 tadbir urus 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 pengurusan risiko mudah tunai dan pembiayaan secara efisien. Satu lagi kawalan bagi memastikan pendedahan risiko kecairan dan pembiayaan kekal pada tahap yang boleh diterima termasuk ujian tekanan. Satu ciri kawalan utama terakhir pengurusan risiko kecairan dan pembiayaan Bank ialah pelan luar jangka kecairan dan pembiayaan yang telah diluluskan dan didokumentasikan. Pelan ini mengenal pasti penunjuk awal keadaan tekanan dan menerangkan tindakan yang perlu diambil sekiranya berlaku kesukaran yang timbul daripada krisis sistemik atau krisis lain sementara meminimumkan implikasi buruk jangka panjang ke atas Bank.

6. RISIKO PASARAN (SAMBUNGAN)

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 Klausa Kelayakan berdasarkan prinsip Tanazul (penepian). Dalam konteks ini, rakan niaga yang telah bersetuju dengan sesuatu nisbah perkongsian untung boleh mengenepikan haknya terhadap keuntungan yang akan diberikan kepada rakan niaga lain atas dasar Tanazul pada ketika keuntungan direalisasi dan diagihkan serta pada masa kontrak..

Bank tidak menggunakan atau mengekalkan Rizab Penyamaan Keuntungan bagi menguruskan DCR.

Rawatan Modal untuk Risiko Pasaran
Bank menggunapakai 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 melalui persekitaran berasaskan kawalan dengan proses didokumentasikan, pemberian kebenaran adalah bebas, urus niaga diselaraskan dan dipantau serta aktiviti perniagaan dijalankan mengikut dasar, garis panduan, prosedur dan had OR yang ditetapkan.

Pendekatan tadbir urus keseluruhan Bank dalam menguruskan OR adalah berdasarkan **Pendekatan Tiga Barisan** Pertahanan:

a) **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.

b) **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 tadbir urus 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.

7. RISIKO OPERASI (SAMBUNGAN)

Pengurusan Risiko Operasi (sambungan)

c) **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**
• 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 isuisu berisiko tinggi.	• Bagi mengenalpasti dan menilai risiko-risiko operasi oleh Pemilik Risiko; • Alat ini mencipta pemilikan dan meningkatkan kesedaran berkaitan risiko operasi.	• Penilaian menyeluruh kegiatankegiatan perbankan yang kritikal bagi mengenalpasti potensi risiko dan memastikan kawalan yang sewajarnya adalah tersedia dan berkesan.	• 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 Kesinambungan 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.

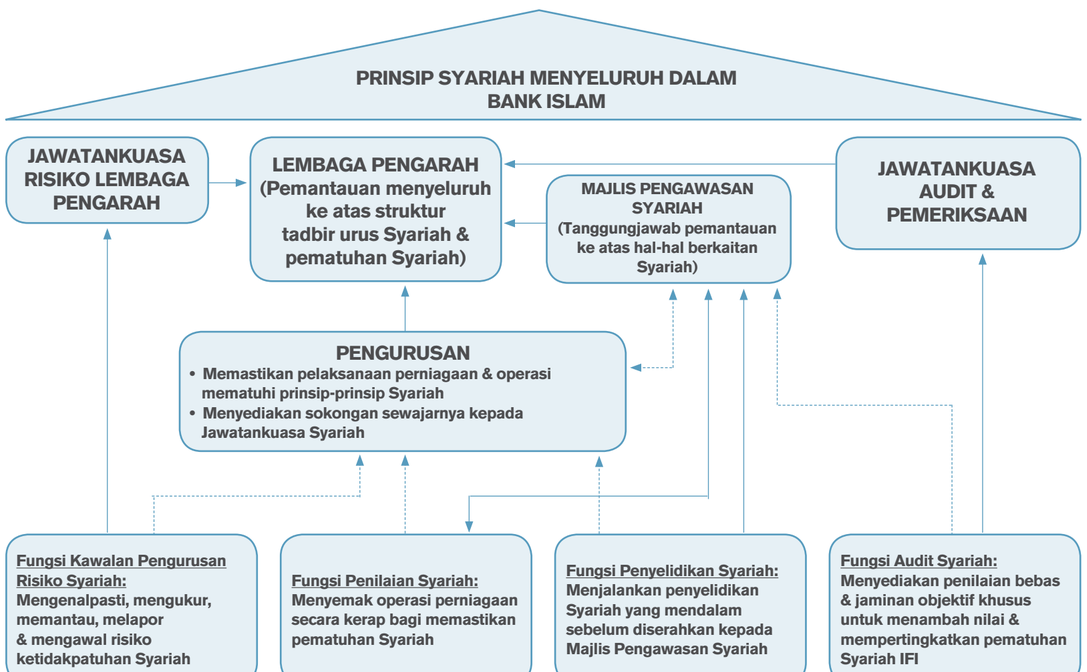
Sebagai sebahagian daripada strategi pemindahan risiko, Bank memperoleh perlindungan takaful dari pihak ketiga bagi melindungi Bank daripada peristiwa-peristiwa kerugian berimpak tinggi.

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. TADBIR URUS SYARIAH

Dengan Rangka Kerja Tadbir Urus Syariah untuk Institusi Kewangan Islam ("SGF") oleh Bank Negara Malaysia (BNM), Bank telah mewujudkan satu rangka kerja tadbir urus 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 tadbir urus Syariah Bank Islam:



8. TADBIR URUS SYARIAH (SAMBUNGAN)

Bagi memastikan pematuhan Bank terhadap Syariah, Bank telah menggubal Dasar Pematuhan Syariah bagi menyampaikan rangka kerja tadbir urus Syariahnya yang menyeluruh dalam memastikan bahawa keselarasan operasi dan aktiviti perniagaannya mematuhi peraturan dan prinsip Syariah, peruntukan Akta Perkhidmatan Kewangan Islam (IFSA) 2013, SGF oleh BNM serta kaedah dan peraturan lain, dan 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 tahun 2013, Bank telah mewujudkan rangka kerja dalaman bagi pelaporan SNC menurut mekanisme yang ditetapkan oleh BNM melalui pekelilingnya berhubung Pelaporan SNC. Rangka kerja ini membolehkan Bank mematuhi seksyen 28 (3) IFSA 2013 yang menghendaki apa-apa peristiwa SNC sebenar dilaporkan dengan segera kepada BNM. Menurut kehendak seksyen tersebut, Bank juga bertanggungjawab melaporkan kemungkinan adanya peristiwa SNC dan juga jika tidak mempunyai peristiwa SNC kepada BNM pada setiap bulan.

Sepanjang tahun 2013, tidak terdapat peristiwa SNC akibat daripada kegagalan pelaksanaan aqad yang menyebabkan nyah-iktiraf terhadap pendapatan Bank. Dari semasa ke semasa, Bank berusaha untuk mencegah pelanggaran yang sama yang berlaku pada tahun-tahun sebelum ini daripada berulang seperti mengetatkan kawalan dari segi urutan kontrak dan juga menyemak semula aliran proses pelaksanaan produk untuk mengawal pematuhan keperluan Syariah.

Pendapatan Tidak Patuh Syariah

31 Disember 2013	31 Disember 2012
RM50,713.42	RM567.20

Jumlah di atas terdiri daripada faedah yang diterima oleh Bank, penulenan sewa dan pendapatan daripada pedagang perniagaan kad kredit yang tidak patuh Syariah. Pendapatan ini disalurkan untuk tujuan kebajikan setelah diluluskan oleh 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 2013 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