

**RHB BANK BERHAD (6171-M)**  
Incorporated in Malaysia

**UNAUDITED INTERIM FINANCIAL STATEMENTS**  
**STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2013**

	Note	Group		Bank	
		Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000
<b>ASSETS</b>					
Cash and short-term funds		13,438,568	22,557,727	11,070,904	19,022,404
Securities purchased under resale agreements		510,958	676,858	510,958	676,858
Deposits and placements with banks and other financial institutions		3,751,450	3,549,648	4,443,454	3,780,228
Financial assets held-for-trading	8	2,185,129	1,549,863	1,337,575	1,110,482
Financial investments available-for-sale	9	10,486,495	10,026,311	8,799,745	8,456,556
Financial investments held-to-maturity	10	18,137,198	17,801,251	16,107,700	15,645,993
Loans, advances and financing	11	109,349,265	107,465,886	89,995,309	89,275,815
Other assets	12	405,581	391,400	673,626	708,812
Derivative assets		247,271	250,917	263,904	271,029
Statutory deposits		4,029,314	3,589,364	3,314,214	2,916,509
Tax recoverable		15	14	-	-
Deferred tax assets		6,749	8,455	-	-
Investment in subsidiaries		-	-	1,472,972	1,272,972
Property, plant and equipment		661,492	663,044	503,981	505,775
Goodwill and other intangible assets		1,122,218	1,124,349	1,016,684	1,017,722
<b>TOTAL ASSETS</b>		<b>164,331,703</b>	<b>169,655,087</b>	<b>139,511,026</b>	<b>144,661,155</b>
<b>LIABILITIES AND EQUITY</b>					
Deposits from customers	13	129,241,540	131,309,626	108,910,371	111,557,605
Deposits and placements of banks and other financial institutions	14	8,343,348	11,935,887	6,671,739	9,459,328
Bills and acceptances payable		3,767,295	3,732,067	3,738,508	3,710,455
Other liabilities	15	951,800	953,404	743,564	775,703
Derivative liabilities		234,719	273,197	235,341	273,559
Recourse obligation on loans sold to Cagamas Berhad		2,402,474	2,445,361	977,382	982,840
Taxation		55,001	125,663	27,234	98,525
Deferred tax liabilities		77,300	50,907	76,737	50,903
Long term borrowings		609,000	632,778	609,000	632,778
Subordinated obligations		4,068,027	4,020,919	4,068,027	4,020,919
Hybrid Tier-I Capital Securities		602,522	606,086	602,522	606,086
Senior Debt Securities		1,567,101	1,536,674	1,567,101	1,536,674
<b>TOTAL LIABILITIES</b>		<b>151,920,127</b>	<b>157,622,569</b>	<b>128,227,526</b>	<b>133,705,375</b>
Share capital		3,318,085	3,318,085	3,318,085	3,318,085
Reserves		9,093,491	8,714,433	7,965,415	7,637,695
<b>TOTAL EQUITY</b>		<b>12,411,576</b>	<b>12,032,518</b>	<b>11,283,500</b>	<b>10,955,780</b>
<b>TOTAL LIABILITIES AND EQUITY</b>		<b>164,331,703</b>	<b>169,655,087</b>	<b>139,511,026</b>	<b>144,661,155</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	23	<b>81,792,706</b>	<b>77,905,294</b>	<b>79,595,454</b>	<b>76,345,104</b>

*This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2012.*

**RHB BANK BERHAD (6171-M)**  
Incorporated in Malaysia

**UNAUDITED INTERIM FINANCIAL STATEMENTS**  
**INCOME STATEMENTS**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2013**

	Note	<b>Group</b>		<b>Bank</b>	
		<b>Individual Quarter</b>		<b>Individual Quarter</b>	
		<b>Current Financial Quarter Ended 31.03.2013 RM'000</b>	<b>Preceding Corresponding Quarter Ended 31.03.2012 RM'000</b>	<b>Current Financial Quarter Ended 31.03.2013 RM'000</b>	<b>Preceding Corresponding Quarter Ended 31.03.2012 RM'000</b>
Interest income	16	1,571,934	1,425,568	1,574,277	1,417,864
Interest expense	17	(801,604)	(686,225)	(798,154)	(683,009)
Net interest income		770,330	739,343	776,123	734,855
Other operating income	18	208,050	244,955	209,580	230,355
		978,380	984,298	985,703	965,210
Income from Islamic Banking business	19	132,503	110,586	-	-
		1,110,883	1,094,884	985,703	965,210
Other operating expenses	20	(489,007)	(465,282)	(438,778)	(424,401)
Operating profit before allowances		621,876	629,602	546,925	540,809
Allowance for impairment on loans, advances and financing	21	(147,711)	(44,838)	(134,113)	(37,915)
Write-back of impairment losses on other assets		4,486	1,432	4,486	1,432
Profit before taxation		478,651	586,196	417,298	504,326
Taxation		(123,080)	(143,514)	(108,716)	(109,227)
Net profit for the financial period		<u>355,571</u>	<u>442,682</u>	<u>308,582</u>	<u>395,099</u>
Earnings per share (sen)					
- Basic		<u>5.36</u>	<u>6.67</u>	<u>4.65</u>	<u>5.95</u>

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**RHB BANK BERHAD (6171-M)**  
Incorporated in Malaysia

**UNAUDITED INTERIM FINANCIAL STATEMENTS**  
**STATEMENTS OF COMPREHENSIVE INCOME**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2013**

	<b>Group</b>		<b>Bank</b>	
	<b>Individual Quarter</b>		<b>Individual Quarter</b>	
	<b>Current Financial Quarter Ended 31.03.2013 RM'000</b>	<b>Preceding Corresponding Quarter Ended 31.03.2012 RM'000</b>	<b>Current Financial Quarter Ended 31.03.2013 RM'000</b>	<b>Preceding Corresponding Quarter Ended 31.03.2012 RM'000</b>
Net profit for the financial period	<u>355,571</u>	<u>442,682</u>	<u>308,582</u>	<u>395,099</u>
Other comprehensive income/(loss):				
(i) Items that will not be reclassified to income statements				
- Currency translation differences	20,471	(24,441)	15,352	(10,814)
- Unrealised net gain/(loss) on revaluation of financial investments available-for-sale ('AFS')	13,597	45,306	12,337	39,322
Income tax relating to components of other comprehensive income/(loss)	<u>(3,365)</u>	<u>(11,364)</u>	<u>(3,084)</u>	<u>(9,830)</u>
	<u>30,703</u>	<u>9,501</u>	<u>24,605</u>	<u>18,678</u>
(i) Items that will be reclassified to income statements				
- Net transfer to income statements on disposal or impairment on AFS	(9,621)	(24,468)	(7,289)	(19,492)
Income tax relating to components of other comprehensive (loss)/income	2,405	6,117	1,822	4,873
	<u>(7,216)</u>	<u>(18,351)</u>	<u>(5,467)</u>	<u>(14,619)</u>
Other comprehensive income/(loss), net of tax, for the financial period	<u>23,487</u>	<u>(8,850)</u>	<u>19,138</u>	<u>4,059</u>
Total comprehensive income for the financial period	<u><u>379,058</u></u>	<u><u>433,832</u></u>	<u><u>327,720</u></u>	<u><u>399,158</u></u>

*This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2012.*

**RHB BANK BERHAD (6171-M)**  
Incorporated in Malaysia

**UNAUDITED INTERIM FINANCIAL STATEMENTS**  
**STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2013**

<u>Group</u>	← Attributable to equity holders of the Bank →						Total RM'000
	Share capital RM'000	Share premium RM'000	Statutory reserves RM'000	Translation reserves RM'000	AFS reserves RM'000	Retained profits RM'000	
Balance as at 1 January 2013	3,318,085	8,563	3,836,496	(71,684)	222,022	4,719,036	12,032,518
Net profit for the financial period	-	-	-	-	-	355,571	355,571
Other comprehensive income/(loss) for the financial period:							
Currency translation differences	-	-	-	20,471	-	-	20,471
Financial investments available-for-sale ('AFS'):							
- Unrealised net gain on revaluation	-	-	-	-	13,597	-	13,597
- Net transfer to income statements on disposal or impairment	-	-	-	-	(9,621)	-	(9,621)
Income tax relating to components of other comprehensive income	-	-	-	-	(960)	-	(960)
Total comprehensive income for the financial period	-	-	-	20,471	3,016	355,571	379,058
<b>Balance as at 31 March 2013</b>	<b>3,318,085</b>	<b>8,563</b>	<b>3,836,496</b>	<b>(51,213)</b>	<b>225,038</b>	<b>5,074,607</b>	<b>12,411,576</b>
Balance as at 1 January 2012	3,318,085	8,563	3,358,704	(61,389)	196,177	3,911,093	10,731,233
Net profit for the financial period	-	-	-	-	-	442,682	442,682
Other comprehensive income/(loss) for the financial period:							
Currency translation differences	-	-	-	(24,441)	-	-	(24,441)
Financial investments AFS:							
- Unrealised net gain on revaluation	-	-	-	-	45,306	-	45,306
- Net transfer to income statements on disposal or impairment	-	-	-	-	(24,468)	-	(24,468)
Income tax relating to components of other comprehensive income	-	-	-	-	(5,247)	-	(5,247)
Total comprehensive income/(loss) for the financial period	-	-	-	(24,441)	15,591	442,682	433,832
Transfer to statutory reserves	-	-	(8,151)	-	-	8,151	-
<b>Balance as at 31 March 2012</b>	<b>3,318,085</b>	<b>8,563</b>	<b>3,350,553</b>	<b>(85,830)</b>	<b>211,768</b>	<b>4,361,926</b>	<b>11,165,065</b>

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**RHB BANK BERHAD (6171-M)**  
Incorporated in Malaysia

**UNAUDITED INTERIM FINANCIAL STATEMENTS**  
**STATEMENTS OF CHANGES IN EQUITY**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2013**

<b>Bank</b>	← Non-distributable →		→ Distributable		Retained profits RM'000	Total RM'000
	Share capital RM'000	Share premium RM'000	Statutory reserves RM'000	Translation reserves RM'000		
Balance as at 1 January 2013	3,318,085	8,563	3,478,138	12,023	217,933	10,955,780
Net profit for the financial period	-	-	-	-	-	308,582
Other comprehensive income/(loss) for the financial period:						
Currency translation differences	-	-	-	15,352	-	15,352
Financial investments AFS:						
- Unrealised net gain on revaluation	-	-	-	-	12,337	12,337
- Net transfer to income statements on disposal or impairment	-	-	-	-	(7,289)	(7,289)
Income tax relating to components of other comprehensive income	-	-	-	-	(1,262)	(1,262)
Total comprehensive income for the financial period	-	-	-	15,352	3,786	327,720
<b>Balance as at 31 March 2013</b>	<b>3,318,085</b>	<b>8,563</b>	<b>3,478,138</b>	<b>27,375</b>	<b>221,719</b>	<b>11,283,500</b>
Balance as at 1 January 2012	3,318,085	8,563	3,070,142	7,214	188,957	9,810,013
Net profit for the financial period	-	-	-	-	-	395,099
Other comprehensive income/(loss) for the financial period:						
Currency translation differences	-	-	-	(10,814)	-	(10,814)
Financial investments AFS:						
- Unrealised net gain on revaluation	-	-	-	-	39,322	39,322
- Net transfer to income statements on disposal or impairment	-	-	-	-	(19,492)	(19,492)
Income tax relating to components of other comprehensive income	-	-	-	-	(4,957)	(4,957)
Total comprehensive income/(loss) for the financial period	-	-	-	(10,814)	14,873	399,158
Balance as at 31 March 2012	3,318,085	8,563	3,070,142	(3,600)	203,830	10,209,171

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**RHB BANK BERHAD (6171-M)**  
**Incorporated in Malaysia**

**UNAUDITED INTERIM FINANCIAL STATEMENTS**  
**CONDENSED STATEMENTS OF CASH FLOWS**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2013**

	<b>Three Months Ended</b>	
	<b>31.03.2013</b>	<b>31.03.2012</b>
	<b>RM'000</b>	<b>RM'000</b>
<b><u>Group</u></b>		
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before taxation	478,651	586,196
Adjustment for non-cash items	(111,374)	(149,334)
Operating profit before changes in working capital	367,277	436,862
Changes in working capital:		
Net changes in operating assets	(3,177,389)	(146,842)
Net changes in operating liabilities	(5,601,267)	2,145,999
Cash (used in)/generated from operations	(8,778,656)	1,999,157
Taxation paid	(166,605)	(1,504)
Net cash (used in)/generated from operating activities	(8,577,984)	2,434,515
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of property, plant and equipment	(14,007)	(30,557)
Purchase of computer software license	(9,866)	-
Financial investments AFS:		
- net purchase	(443,931)	(919,135)
- interest received	66,575	61,687
- investment income received	12,693	10,876
- dividend income	30	-
Financial investments held-to-maturity:		
- net purchase	(308,024)	(1,860,316)
- interest received	133,006	101,564
- investment income received	19,276	15,374
Net cash used in investing activities	(544,248)	(2,620,507)
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Repayment of long term borrowings	(31,060)	(30,100)
Net cash used in financing activities	(31,060)	(30,100)
Net decrease in cash and cash equivalents	(9,153,292)	(216,092)
Effects of exchange rate differences	34,133	(46,982)
Cash and cash equivalents:		
- at the beginning of the financial period	22,557,727	18,392,186
- at the end of the financial period	13,438,568	18,129,112
<b>ANALYSIS OF CASH AND CASH EQUIVALENTS:</b>		
Cash and short-term funds	13,438,568	18,129,112

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**RHB BANK BERHAD (6171-M)**  
**Incorporated in Malaysia**

**UNAUDITED INTERIM FINANCIAL STATEMENTS**  
**CONDENSED STATEMENTS OF CASH FLOWS**  
**FOR THE THREE MONTHS ENDED 31 MARCH 2013**

	<b>Three Months Ended</b>	
	<u>31.03.2013</u>	<u>31.03.2012</u>
	<b>RM'000</b>	<b>RM'000</b>
<b><u>Bank</u></b>		
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before taxation	417,298	504,326
Adjustment for non-cash items	<u>(83,656)</u>	<u>(106,931)</u>
Operating profit before changes in working capital	333,642	397,395
Changes in working capital:		
Net changes in operating assets	(1,960,323)	1,167,927
Net changes in operating liabilities	<u>(5,375,812)</u>	<u>788,004</u>
Cash (used in)/generated from operations	(7,336,135)	1,955,931
Taxation paid	<u>(155,438)</u>	<u>(29)</u>
Net cash (used in)/generated from operating activities	<u>(7,157,931)</u>	<u>2,353,297</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of property, plant and equipment	(13,299)	(30,120)
Purchase of computer software license	(9,564)	-
Financial investments AFS:		
- net purchase	(330,698)	(464,409)
- interest received	65,705	61,687
- dividend income	30	-
Financial investments held-to-maturity:		
- net purchase	(434,895)	(1,883,204)
- interest received	131,695	101,260
Purchase of additional shares in a subsidiary	<u>(200,000)</u>	<u>-</u>
Net cash used in investing activities	<u>(791,026)</u>	<u>(2,214,786)</u>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Repayment of long term borrowings	<u>(31,060)</u>	<u>(30,100)</u>
Net cash used in financing activities	<u>(31,060)</u>	<u>(30,100)</u>
Net (decrease)/increase in cash and cash equivalents	(7,980,017)	108,411
Effects of exchange rate differences	28,517	(33,505)
Cash and cash equivalents:		
- at the beginning of the financial period	<u>19,022,404</u>	<u>12,344,141</u>
- at the end of the financial period	<u><u>11,070,904</u></u>	<u><u>12,419,047</u></u>
<b>ANALYSIS OF CASH AND CASH EQUIVALENTS:</b>		
Cash and short-term funds	<u><u>11,070,904</u></u>	<u><u>12,419,047</u></u>

*This Interim Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2012.*

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013**

**1 Basis Of Preparation**

The interim financial statements are unaudited and has been prepared in compliance with Malaysian Financial Reporting Standard ('MFRS') 134, 'Interim Financial Reporting' issued by MASB and should be read in conjunction with the audited financial statements of the Group and the Bank for the financial year ended 31 December 2012.

The accounting policies and presentation adopted by the Group and the Bank for the interim financial statements are consistent with those adopted in the audited financial statements for the financial year ended 31 December 2012, except for the adoption of the following relevant accounting standards, amendments to published accounting standards and interpretations to existing accounting standards which are effective from 1 January 2013:

MFRS 10	Consolidated financial statements
MFRS 12	Disclosures of interests in other entities
MFRS 13	Fair value measurements
MFRS 3	Business combinations (IFRS 3 Business combinations issued by IASB in March 2004)
The Revised MFRS 127	Separate financial statements (as amended by IASB in May 2011)
Amendment to MFRS 7	Disclosures - Offsetting financial assets and financial liabilities
Amendment to MFRS 10 and MFRS 12	Consolidated financial statements and Disclosures of interests in other entities: Transition Guidance
Amendment to MFRS 101	Presentation of items of other comprehensive income
Annual Improvements to MFRS 2009-2011 Cycle	

The adoption of the above accounting standards, amendments to published accounting standards and interpretations to existing accounting standards does not give rise to any material financial effects to the Group and the Bank.

**2 Auditors' Report**

The auditors' report for the financial year ended 31 December 2012 was not subject to any qualification.

**3 Seasonal Or Cyclical Factors**

The business operations of the Group and the Bank have not been affected by any material seasonal or cyclical factors.

**4 Exceptional Or Extraordinary Items**

There were no exceptional or extraordinary items for the three months ended 31 March 2013.

**5 Changes In Estimates**

There were no material changes in estimates of amounts reported in prior financial years that have a material effect for the three months ended 31 March 2013.

**6 Changes In Debt and Equity Securities**

There were no issuance and repayment of debt and equity securities, share buy-backs, share cancellations, shares held as treasury shares and resale of treasury shares for the period under review.

**7 Dividends Paid**

No dividend was paid by the Bank during the three months ended 31 March 2013.



**RHB BANK BERHAD (6171-M)**  
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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**8 Financial Assets Held-For-Trading**

	Group		Bank	
	Unaudited As at 31.03.2013	Audited As at 31.12.2012	Unaudited As at 31.03.2013	Audited As at 31.12.2012
	RM'000	RM'000	RM'000	RM'000
<b>At fair value</b>				
<u>Money market instruments:</u>				
Malaysian Government Securities	-	222,202	-	222,202
Malaysian Government Treasury Bills	-	52,869	-	52,869
Malaysian Government Investment Issues	<b>131,138</b>	151,583	-	-
Bank Negara Malaysia Monetary Notes	<b>1,463,133</b>	598,073	<b>964,563</b>	598,073
Cagamas bonds	-	250,324	-	-
Negotiable instruments of deposits	<b>99,309</b>	-	-	-
Singapore Government Treasury Bills	<b>280,566</b>	227,634	<b>280,566</b>	227,634
Bankers' acceptances & Islamic accepted notes	<b>9,472</b>	-	-	-
Wakala Global Sukuk	<b>10,326</b>	7,144	-	-
Sukuk Perumahan Kerajaan (SPK)	<b>60,964</b>	-	-	-
<u>Quoted securities:</u>				
<u>In Malaysia</u>				
Private debt securities	<b>49,959</b>	-	<b>49,959</b>	-
<u>Unquoted securities:</u>				
<u>In Malaysia</u>				
Private debt securities	<b>80,262</b>	40,034	<b>42,487</b>	9,704
	<b>2,185,129</b>	1,549,863	<b>1,337,575</b>	1,110,482

In 2008, the Group and the Bank reclassified a portion of their financial assets held-for-trading ('HFT') into financial investments available-for-sale ('AFS') and financial investments held-to-maturity ('HTM'). The reclassifications have been accounted for in accordance with BNM's circular on " Reclassification of securities under specific circumstances " dated 17 October 2008, which is effective from 1 July 2008 until 31 December 2009.

The effects of reclassification on the income statements for the period from the date of reclassification to 31 March 2013 were as follows:

	Group			
	Carrying amount		Fair value	
	Unaudited As at 31.03.2013	Audited As at 31.12.2012	Unaudited As at 31.03.2013	Audited As at 31.12.2012
	RM'000	RM'000	RM'000	RM'000
Reclassified from HFT to HTM				
- Debt securities	<b>18,890</b>	18,425	<b>20,220</b>	19,724

	Group	
	Unaudited As at 31.03.2013	Audited As at 31.12.2012
	RM'000	RM'000
Fair value gain that would have been recognised if the financial assets HFT had not been reclassified	<b>1,330</b>	1,299

The reclassified securities from HFT to AFS or HTM in the Bank have been fully disposed off in 2012.

**RHB BANK BERHAD (6171-M)**  
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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**9 Financial Investments Available-For-Sale**

	Group		Bank	
	Unaudited As at	Audited As at	Unaudited As at	Audited As at
	<u>31.03.2013</u>	<u>31.12.2012</u>	<u>31.03.2013</u>	<u>31.12.2012</u>
<b>At fair value</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Money market instruments:</u>				
Malaysian Government Securities	310,148	459,574	310,148	459,574
Malaysian Government Investment Issues	1,968,031	1,896,122	1,410,594	1,409,751
Cagamas bonds and Cagamas Mudharabah bonds	122,756	91,802	41,434	41,469
Khazanah bonds	47,560	36,016	-	-
Singapore Government Treasury Bills	274,162	25,032	274,162	25,032
Singapore Government Securities	132,926	135,081	132,926	135,081
Thailand Government bonds	112,108	106,295	112,108	106,295
1 Malaysia Sukuk	280,602	277,514	280,602	277,514
Wakala Global Sukuk	95,754	95,029	78,885	78,159
Sukuk Perumahan Kerajaan (SPK)	101,609	101,363	101,609	101,363
<u>Quoted securities:</u>				
<u>In Malaysia</u>				
Corporate loan stocks	5,029	7,853	5,029	7,853
Shares	2,686	2,639	-	18
<u>Outside Malaysia</u>				
Shares	59	30	-	-
<u>Unquoted Securities:</u>				
<u>In Malaysia</u>				
Corporate loan stocks	104,055	104,055	104,055	104,055
Shares	353,604	353,604	353,029	353,029
Private debt securities	6,575,278	6,334,181	5,595,036	5,357,242
<u>Outside Malaysia</u>				
Private debt securities	128	121	128	121
	<b>10,486,495</b>	<b>10,026,311</b>	<b>8,799,745</b>	<b>8,456,556</b>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**10 Financial Investments Held-To-Maturity**

	Group		Bank	
	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000
<b>At amortised cost</b>				
<u>Money market instruments:</u>				
Malaysian Government Securities	2,305,869	2,415,844	2,305,869	2,415,844
Malaysian Government Investment Issues	5,391,476	5,499,829	4,658,096	4,756,426
Cagamas bonds and Cagamas Mudharabah bonds	2,349,335	2,340,203	2,077,158	2,065,120
Khazanah bonds	67,022	66,290	58,285	57,632
Negotiable instruments of deposits	2,134,604	2,126,329	1,910,905	1,704,244
Singapore Government Securities	125,357	126,795	125,357	126,795
Thailand Government Securities	290,270	264,010	290,270	264,010
Bankers' acceptances	368,748	339,215	368,748	339,215
Sukuk (Brunei) Incorporation	49,868	57,594	49,868	57,594
Wakala Global Sukuk	213,595	212,524	213,595	212,524
Sukuk Perumahan Kerajaan (SPK)	50,047	-	50,047	-
<u>Unquoted Securities:</u>				
<u>In Malaysia</u>				
Bonds	860	860	860	860
Prasarana bonds	757,656	753,687	742,370	738,455
Private debt securities	4,077,542	3,643,514	3,320,213	2,971,142
Corporate loan stocks	54,512	55,196	54,512	55,196
<u>Outside Malaysia</u>				
Private debt securities	18,890	18,425	-	-
	<b>18,255,651</b>	17,920,315	<b>16,226,153</b>	15,765,057
Accumulated impairment losses	<b>(118,453)</b>	(119,064)	<b>(118,453)</b>	(119,064)
	<b>18,137,198</b>	17,801,251	<b>16,107,700</b>	15,645,993

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**11 Loans, Advances and Financing**

**(i) By type**

	Group		Bank	
	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000
<b>At amortised cost</b>				
Overdrafts	5,780,226	5,895,676	5,633,420	5,744,150
Term loans/financing:				
- housing loans/financing	22,204,001	21,706,306	18,522,505	18,234,938
- syndicated term loans/financing	2,673,287	2,521,254	1,062,311	1,116,217
- hire purchase receivables	12,797,878	12,581,965	8,100,780	8,164,582
- lease receivables	76,502	75,650	-	-
- other term loans/financing	52,280,614	51,468,205	45,429,443	44,864,944
Bills receivable	1,726,867	1,574,283	1,706,682	1,553,186
Trust receipts	511,323	469,017	487,249	447,718
Claims on customers under acceptance credits	5,061,078	5,257,979	4,180,065	4,426,753
Staff loans/financing	275,306	283,790	267,363	275,664
Credit card receivables	1,908,495	1,926,639	1,775,583	1,805,739
Revolving credit	6,318,298	5,872,938	4,744,188	4,468,642
Floor stocking	913	1,229	913	1,229
Gross loans, advances and financing	<u>111,614,788</u>	109,634,931	<u>91,910,502</u>	91,103,762
Fair value changes arising from fair value hedge	4,152	6,252	2,429	3,111
	<u>111,618,940</u>	109,641,183	<u>91,912,931</u>	91,106,873
Allowance for impaired loans and financing:				
- individual impairment allowance	(839,163)	(780,069)	(706,364)	(648,256)
- collective impairment allowance	<u>(1,430,512)</u>	<u>(1,395,228)</u>	<u>(1,211,258)</u>	<u>(1,182,802)</u>
Net loans, advances and financing	<u><u>109,349,265</u></u>	<u>107,465,886</u>	<u><u>89,995,309</u></u>	<u>89,275,815</u>

Included in loans, advances and financing are housing loans, hire purchase receivables and other term loans/financing sold to Cagamas with recourse for the Group and the Bank are RM2,315,373,000 (31.12.2012: RM2,371,017,000) and RM927,169,000 (31.12.2012: RM935,725,000) respectively.

**(ii) By type of customer**

	Group		Bank	
	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000
Domestic non-bank financial institutions:				
- Others	1,670,140	1,502,696	913,395	932,349
Domestic business enterprises:				
- Small medium enterprises	11,547,656	11,516,755	10,876,869	10,829,598
- Others	30,824,697	30,690,914	26,053,654	26,165,958
Government and statutory bodies	11,031,620	10,989,382	7,688,199	7,675,110
Individuals	49,184,798	47,646,933	40,320,082	39,391,631
Other domestic entities	8,702	10,240	8,425	9,948
Foreign entities:				
- Malaysian operations	1,113,810	1,100,222	434,715	431,614
- Singapore operations	5,719,082	5,663,138	5,132,041	5,183,555
- Thailand operations	428,775	427,765	397,614	397,113
- Brunei operations	85,508	86,886	85,508	86,886
	<u>111,614,788</u>	109,634,931	<u>91,910,502</u>	91,103,762

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**11 Loans, Advances and Financing (cont'd)**

**(iii) By geographical distribution**

	Group		Bank	
	Unaudited As at 31.03.2013	Audited As at 31.12.2012	Unaudited As at 31.03.2013	Audited As at 31.12.2012
	RM'000	RM'000	RM'000	RM'000
In Malaysia	105,381,423	103,457,142	86,295,339	85,436,208
Outside Malaysia:				
- Singapore operations	5,719,082	5,663,138	5,132,041	5,183,555
- Thailand operations	428,775	427,765	397,614	397,113
- Brunei operations	85,508	86,886	85,508	86,886
	<u>111,614,788</u>	<u>109,634,931</u>	<u>91,910,502</u>	<u>91,103,762</u>

**(iv) By interest/profit rate sensitivity**

	Group		Bank	
	Unaudited As at 31.03.2013	Audited As at 31.12.2012	Unaudited As at 31.03.2013	Audited As at 31.12.2012
	RM'000	RM'000	RM'000	RM'000
Fixed rate:				
- Housing loans/financing	1,244,736	1,357,141	348,405	424,038
- Hire purchase receivables	12,797,878	12,581,965	8,100,780	8,164,582
- Other fixed rate loans/financing	18,624,809	18,478,859	12,489,209	12,572,881
Variable rate:				
- BLR/BFR plus	43,594,227	42,071,452	39,045,882	37,858,542
- Cost-plus	30,246,353	30,303,564	28,298,776	28,511,823
- Other variable rates	5,106,785	4,841,950	3,627,450	3,571,896
	<u>111,614,788</u>	<u>109,634,931</u>	<u>91,910,502</u>	<u>91,103,762</u>

**(v) By purpose**

	Group		Bank	
	Unaudited As at 31.03.2013	Audited As at 31.12.2012	Unaudited As at 31.03.2013	Audited As at 31.12.2012
	RM'000	RM'000	RM'000	RM'000
Purchase of securities	9,517,627	8,734,077	9,517,627	8,734,077
Purchase of transport vehicles	11,698,695	11,447,613	6,658,443	6,696,785
Purchase of landed property:				
- Residential	22,577,330	22,129,684	19,037,290	18,787,249
- Non-residential	6,028,975	5,667,482	5,792,981	5,563,444
Purchase of property, plant and equipment other than land and building	3,153,262	3,249,719	2,514,267	2,591,684
Personal use	5,861,774	5,757,574	5,098,094	5,109,733
Credit card	1,908,495	1,926,639	1,775,583	1,805,739
Purchase of consumer durables	35,675	37,282	35,665	37,265
Construction	3,045,791	3,637,272	2,178,855	2,417,490
Working capital	27,174,994	26,600,092	23,411,188	23,295,898
Merger and acquisition	3,460,188	3,620,752	3,335,390	3,466,447
Other purposes	17,151,982	16,826,745	12,555,119	12,597,951
	<u>111,614,788</u>	<u>109,634,931</u>	<u>91,910,502</u>	<u>91,103,762</u>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**11 Loans, Advances and Financing (cont'd)**

**(vi) By remaining contractual maturities**

	Group		Bank	
	Unaudited As at <b>31.03.2013</b> RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at <b>31.03.2013</b> RM'000	Audited As at 31.12.2012 RM'000
Maturity within one year	38,326,932	38,452,209	34,830,608	35,253,687
One year to three years	9,006,323	8,950,484	7,247,182	7,323,538
Three years to five years	9,045,131	8,849,168	6,141,232	6,052,470
Over five years	55,236,402	53,383,070	43,691,480	42,474,067
	<b>111,614,788</b>	<b>109,634,931</b>	<b>91,910,502</b>	<b>91,103,762</b>

**(vii) Impaired loans, advances and financing**

**(a) Movement in impaired loans, advances and financing**

	Group		Bank	
	Unaudited As at <b>31.03.2013</b> RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at <b>31.03.2013</b> RM'000	Audited As at 31.12.2012 RM'000
Balance as at the beginning of financial period/year	3,090,090	3,493,331	2,600,833	2,852,308
Classified as impaired during the financial period/year	943,979	3,939,826	857,853	3,555,656
Reclassified as non-impaired during the financial period/year	(667,915)	(2,746,511)	(608,029)	(2,467,737)
Amount recovered	(150,025)	(784,370)	(129,550)	(668,059)
Amount written off	(113,365)	(811,276)	(105,018)	(673,157)
Exchange difference	1,779	(910)	882	1,822
Balance as at the end of financial period/year	<b>3,104,543</b>	<b>3,090,090</b>	<b>2,616,971</b>	<b>2,600,833</b>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**11 Loans, Advances and Financing (cont'd)**

**(vii) Impaired loans, advances and financing (cont'd)**

**(b) By purpose**

	Group		Bank	
	Unaudited As at	Audited As at	Unaudited As at	Audited As at
	31.03.2013	31.12.2012	31.03.2013	31.12.2012
	RM'000	RM'000	RM'000	RM'000
Purchase of securities	54,879	87,767	54,879	87,767
Purchase of transport vehicles	264,875	260,414	134,352	134,770
Purchase of landed property:				
- Residential	960,633	965,098	830,293	835,257
- Non-residential	139,316	158,072	123,836	143,014
Purchase of property, plant and equipment other than land and building	52,864	66,981	38,444	51,112
Personal use	137,442	137,178	133,182	133,481
Credit card	39,165	39,379	35,955	35,927
Purchase of consumer durables	2,062	2,058	2,062	2,058
Construction	246,371	245,762	245,211	244,474
Working capital	1,103,248	1,040,599	943,908	875,492
Other purposes	103,688	86,782	74,849	57,481
	<b>3,104,543</b>	<b>3,090,090</b>	<b>2,616,971</b>	<b>2,600,833</b>

**(c) By geographical distribution**

	Group		Bank	
	Unaudited As at	Audited As at	Unaudited As at	Audited As at
	31.03.2013	31.12.2012	31.03.2013	31.12.2012
	RM'000	RM'000	RM'000	RM'000
In Malaysia	2,998,974	2,990,526	2,511,402	2,501,269
Outside Malaysia:				
- Singapore operations	75,395	69,055	75,395	69,055
- Thailand operations	23,169	21,905	23,169	21,905
- Brunei operations	7,005	8,604	7,005	8,604
	<b>3,104,543</b>	<b>3,090,090</b>	<b>2,616,971</b>	<b>2,600,833</b>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**11 Loans, Advances and Financing (cont'd)**

**(vii) Impaired loans, advances and financing (cont'd)**

**(d) Movement in allowance for impaired loans, advances and financing**

	Group		Bank	
	Unaudited As at	Audited As at	Unaudited As at	Audited As at
	31.03.2013	31.12.2012	31.03.2013	31.12.2012
	RM'000	RM'000	RM'000	RM'000
<b>Individual impairment allowance</b>				
Balance as at the beginning of financial period/year	780,069	812,502	648,256	666,218
Net allowance made during the period/year	76,733	267,941	76,246	171,471
Reclassification to collective impairment	(2,141)	(10,895)	(2,141)	(9,972)
Amount written off	(16,339)	(288,378)	(16,339)	(179,670)
Transfer to impairment of investment securities	-	(643)	-	(643)
Exchange difference	841	(458)	342	852
Balance as at the end of financial period/year	<u>839,163</u>	<u>780,069</u>	<u>706,364</u>	<u>648,256</u>
<b>Collective impairment allowance</b>				
Balance as at the beginning of financial period/year	1,395,228	1,566,152	1,182,802	1,335,081
Net allowance made during the period/year	81,312	119,458	69,823	117,894
Reclassification from individual impairment	2,141	10,895	2,141	9,972
Amount written off	(48,784)	(300,584)	(43,750)	(280,690)
Exchange difference	615	(693)	242	545
Balance as at the end of financial period/year	<u>1,430,512</u>	<u>1,395,228</u>	<u>1,211,258</u>	<u>1,182,802</u>

**12 Other Assets**

	Group		Bank	
	Unaudited As at	Audited As at	Unaudited As at	Audited As at
	31.03.2013	31.12.2012	31.03.2013	31.12.2012
	RM'000	RM'000	RM'000	RM'000
Other receivables	298,023	303,073	194,862	237,381
Deposits	36,538	35,908	35,034	34,405
Prepayments	47,115	32,534	46,418	32,228
Amount due from holding company	16,967	5,643	16,967	5,643
Amounts due from subsidiaries	-	-	373,407	384,913
Amounts due from related companies	6,937	14,242	6,937	14,242
	<u>405,580</u>	<u>391,400</u>	<u>673,625</u>	<u>708,812</u>



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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**13 Deposits from Customers**

**(i) By type of deposits**

	Group		Bank	
	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000
Demand deposits	22,907,472	22,588,761	20,148,384	20,184,299
Savings deposits	7,247,184	6,900,265	6,436,962	6,129,019
Fixed/investment deposits	99,077,842	101,811,640	82,315,983	85,235,327
Negotiable instruments of deposits	9,042	8,960	9,042	8,960
	<u>129,241,540</u>	<u>131,309,626</u>	<u>108,910,371</u>	<u>111,557,605</u>

**(ii) By type of customer**

	Group		Bank	
	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000
Government and statutory bodies	13,292,126	14,145,334	7,334,390	8,269,422
Business enterprises	77,143,231	79,951,286	65,737,145	69,153,868
Individuals	34,141,362	32,569,874	32,274,468	31,077,414
Others	4,664,821	4,643,132	3,564,368	3,056,901
	<u>129,241,540</u>	<u>131,309,626</u>	<u>108,910,371</u>	<u>111,557,605</u>

**(iii) By maturity structure of fixed/investment deposits and negotiable instruments of deposits**

	Group		Bank	
	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000	Unaudited As at 31.03.2013 RM'000	Audited As at 31.12.2012 RM'000
Due within six months	80,646,913	84,436,099	66,375,660	69,925,495
Six months to one year	17,777,534	16,509,519	15,340,742	14,588,041
One year to three years	625,702	837,725	585,123	705,991
Three years to five years	36,735	37,257	23,500	24,760
	<u>99,086,884</u>	<u>101,820,600</u>	<u>82,325,025</u>	<u>85,244,287</u>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**14 Deposits and Placements of Banks and Other Financial Institutions**

	<b>Unaudited As at 31.03.2013 RM'000</b>	<b>Audited As at 31.12.2012 RM'000</b>	<b>Unaudited As at 31.03.2013 RM'000</b>	<b>Audited As at 31.12.2012 RM'000</b>
Licensed banks/Islamic banks	5,701,534	8,498,178	4,741,549	6,757,069
Licensed investments banks	1,103,067	1,859,718	1,103,067	1,859,718
Bank Negara Malaysia	826,875	842,592	826,549	841,967
Others	711,872	735,399	574	574
	<b>8,343,348</b>	<b>11,935,887</b>	<b>6,671,739</b>	<b>9,459,328</b>

**15 Other Liabilities**

	<b>Group</b>		<b>Bank</b>	
	<b>Unaudited As at 31.03.2013 RM'000</b>	<b>Audited As at 31.12.2012 RM'000</b>	<b>Unaudited As at 31.03.2013 RM'000</b>	<b>Audited As at 31.12.2012 RM'000</b>
Amount due to holding company	99	99	-	-
Amounts due to subsidiaries	-	-	25,928	26,025
Amounts due to related companies	5,971	6,397	5,479	5,996
Amount due to Danaharta	1,866	1,827	1,866	1,827
Prepaid instalments	78,456	77,984	78,456	77,984
Lessee deposits	31,321	30,689	-	-
Short term employee benefits	44,598	156,354	40,650	144,499
Other creditors and accruals	789,489	680,054	591,185	519,372
	<b>951,800</b>	<b>953,404</b>	<b>743,564</b>	<b>775,703</b>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**16 Interest Income**

	<u>Group</u> <u>Individual Quarter</u>		<u>Bank</u> <u>Individual Quarter</u>	
	<b>Current</b> <b>Financial</b> <b>Quarter Ended</b> <b>31.03.2013</b>	Preceding Corresponding Quarter Ended 31.03.2012	<b>Current</b> <b>Financial</b> <b>Quarter Ended</b> <b>31.03.2013</b>	Preceding Corresponding Quarter Ended 31.03.2012
	RM'000	RM'000	RM'000	RM'000
Loans, advances and financing	1,253,312	1,151,212	1,234,074	1,136,801
Money at call and deposit placements with banks and other financial institutions	96,387	96,110	120,376	103,453
Securities purchased under resale agreement	190	59	190	59
Financial assets held-for-trading	2,633	4,222	2,633	4,222
Financial investments available-for-sale	71,835	52,072	70,972	52,072
Financial investments held-to-maturity	147,381	121,669	145,836	121,033
Others	196	224	196	224
	<u>1,571,934</u>	<u>1,425,568</u>	<u>1,574,277</u>	<u>1,417,864</u>
Of which:				
Interest income accrued on impaired financial assets	<u>37,578</u>	<u>41,962</u>	<u>37,405</u>	<u>41,962</u>

**17 Interest Expense**

	<u>Group</u> <u>Individual Quarter</u>		<u>Bank</u> <u>Individual Quarter</u>	
	<b>Current</b> <b>Financial</b> <b>Quarter Ended</b> <b>31.03.2013</b>	Preceding Corresponding Quarter Ended 31.03.2012	<b>Current</b> <b>Financial</b> <b>Quarter Ended</b> <b>31.03.2013</b>	Preceding Corresponding Quarter Ended 31.03.2012
	RM'000	RM'000	RM'000	RM'000
Deposits and placements of banks and other financial institutions	47,565	28,352	47,562	28,453
Deposits from customers	658,964	575,972	655,517	572,655
Subordinated obligations	47,108	41,368	47,108	41,368
Recourse obligation on loans sold to Cagamas	10,765	15,933	10,765	15,933
Senior Debt Securities	12,522	-	12,522	-
Hybrid Tier-I Capital Securities	11,195	11,315	11,195	11,315
Borrowings	1,812	2,004	1,812	2,004
Others	11,673	11,281	11,673	11,281
	<u>801,604</u>	<u>686,225</u>	<u>798,154</u>	<u>683,009</u>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**18 Other Operating Income**

	<u>Group</u> <u>Individual Quarter</u>		<u>Bank</u> <u>Individual Quarter</u>	
	<u>Current</u> <u>Financial</u> <u>Quarter Ended</u> <u>31.03.2013</u> <u>RM'000</u>	<u>Preceding</u> <u>Corresponding</u> <u>Quarter Ended</u> <u>31.03.2012</u> <u>RM'000</u>	<u>Current</u> <u>Financial</u> <u>Quarter Ended</u> <u>31.03.2013</u> <u>RM'000</u>	<u>Preceding</u> <u>Corresponding</u> <u>Quarter Ended</u> <u>31.03.2012</u> <u>RM'000</u>
a) Fee Income:				
Commission	32,615	31,203	30,747	30,999
Service charges and fees	44,634	43,794	47,636	43,355
Guarantee fees	9,687	8,485	9,687	8,485
Commitment fees	11,032	11,821	11,032	11,821
Underwriting fees	-	208	-	208
Other fees	4,355	4,110	4,431	4,182
	<u>102,323</u>	<u>99,621</u>	<u>103,533</u>	<u>99,050</u>
b) Net gain arising from financial assets held-for-trading	9,733	23,930	9,733	23,930
c) Net gain on revaluation of derivatives	2,452	17,138	4,983	5,203
d) Net gain on fair values hedges	215	-	76	-
e) Net gain arising from financial investments available-for-sale				
- net gain on disposal	7,289	19,492	7,289	19,492
- gross dividends income	30	-	30	-
	<u>7,319</u>	<u>19,492</u>	<u>7,319</u>	<u>19,492</u>
f) Other income:				
Foreign exchange gain/(loss)				
- realised	43,155	92,567	43,221	91,092
- unrealised	23,761	(23,751)	23,761	(23,751)
Other operating income	16,921	15,526	15,386	14,975
Other non-operating income	2,171	432	1,568	364
	<u>86,008</u>	<u>84,774</u>	<u>83,936</u>	<u>82,680</u>
	<u>208,050</u>	<u>244,955</u>	<u>209,580</u>	<u>230,355</u>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**19 Income from Islamic Banking Business**

	<b>Group</b>	
	<b>Individual Quarter</b>	
	<b>Current Financial Quarter Ended 31.03.2013</b>	<b>Preceding Corresponding Quarter Ended 31.03.2012</b>
	<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of depositors' funds	<b>263,551</b>	239,678
Income derived from investment of shareholder's funds	<b>25,947</b>	19,303
Transfer from Profit Equalisation Reserve	<b>-</b>	7,252
Total distributable income	<b>289,498</b>	266,233
Income attributable to depositors	<b>(156,995)</b>	(155,647)
Income from Islamic Banking Business	<b>132,503</b>	110,586
Of which:		
Financing income earned on impaired financing and advances	<b>173</b>	9,049

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**20 Other Operating Expenses**

	<u>Group</u>		<u>Bank</u>	
	<u>Individual Quarter</u>		<u>Individual Quarter</u>	
	<u>Current</u> <u>Financial</u> <u>Quarter Ended</u> <u>31.03.2013</u> <u>RM'000</u>	<u>Preceding</u> <u>Corresponding</u> <u>Quarter Ended</u> <u>31.03.2012</u> <u>RM'000</u>	<u>Current</u> <u>Financial</u> <u>Quarter Ended</u> <u>31.03.2013</u> <u>RM'000</u>	<u>Preceding</u> <u>Corresponding</u> <u>Quarter Ended</u> <u>31.03.2012</u> <u>RM'000</u>
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	244,597	236,038	224,977	219,806
- Contributions to Employees Provident Fund	37,514	35,621	34,158	33,055
- Other staff related costs	17,389	22,055	17,222	20,563
	<u>299,500</u>	<u>293,714</u>	<u>276,357</u>	<u>273,424</u>
<u>Establishment costs</u>				
- Property, plant and equipment:				
- Depreciation	19,280	11,235	18,097	10,639
- Written off	3	-	3	-
- Amortisation of computer software license	7,858	7,256	7,763	7,180
- Rental of premises	27,450	24,347	26,616	23,821
- Rental of equipment	1,343	1,707	1,319	1,636
- Insurance	5,700	3,527	5,173	3,378
- Water and electricity	5,556	5,539	5,107	5,109
- Repair and maintenance	5,457	4,788	4,816	4,744
- Security & escorting expenses	12,103	11,402	10,697	10,522
- Information technology expenses	27,510	26,472	25,014	24,748
- Others	334	979	-	-
	<u>112,594</u>	<u>97,252</u>	<u>104,605</u>	<u>91,777</u>
<u>Marketing expenses</u>				
- Sales commission	10,388	8,574	8,031	6,914
- Advertisement and publicity	8,514	4,834	7,499	4,594
- Others	15,028	14,203	14,016	13,458
	<u>33,930</u>	<u>27,611</u>	<u>29,546</u>	<u>24,966</u>
<u>Administration and general expenses</u>				
- Communication expenses	23,481	23,656	21,629	22,144
- Others	19,502	23,049	6,641	12,090
	<u>42,983</u>	<u>46,705</u>	<u>28,270</u>	<u>34,234</u>
	<u>489,007</u>	<u>465,282</u>	<u>438,778</u>	<u>424,401</u>

**21 Allowance for Impairment on Loans, Advances and Financing**

	<u>Group</u>		<u>Bank</u>	
	<u>Individual Quarter</u>		<u>Individual Quarter</u>	
	<u>Current</u> <u>Financial</u> <u>Quarter Ended</u> <u>31.03.2013</u> <u>RM'000</u>	<u>Preceding</u> <u>Corresponding</u> <u>Quarter Ended</u> <u>31.03.2012</u> <u>RM'000</u>	<u>Current</u> <u>Financial</u> <u>Quarter Ended</u> <u>31.03.2013</u> <u>RM'000</u>	<u>Preceding</u> <u>Corresponding</u> <u>Quarter Ended</u> <u>31.03.2012</u> <u>RM'000</u>
Individual impairment allowance	76,733	46,604	76,246	26,660
Collective impairment allowance	81,312	11,250	69,823	24,007
Impaired loans and financing recovered	(58,027)	(56,161)	(56,391)	(54,584)
Impaired loans written off	47,693	43,145	44,435	41,832
	<u>147,711</u>	<u>44,838</u>	<u>134,113</u>	<u>37,915</u>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**22 Capital Adequacy**

BNM guidelines on capital adequacy requires the Bank to maintain an adequate level of capital to withstand any losses which may result from credit and other risks associated with its operations. The capital adequacy ratio is computed based on the eligible capital in relation to the total risk-weighted assets as determined by BNM.

Effective 1 January 2013, the capital ratios of the Bank have been computed based on BNM's Capital Adequacy Framework (Capital Components) issued on 28 November 2012. Correspondingly, the comparative disclosures for the year ended 31 December 2012 have been restated accordingly.

Effective 1 January 2013, the capital ratios of RHB Islamic Bank Berhad ('RHB Islamic Bank') have been computed based on BNM's Capital Adequacy Framework for Islamic Banks (Capital Components) issued on 28 November 2012. Correspondingly, the comparative disclosures for the year ended 31 December 2012 have been restated accordingly.

	<b>RHB Bank*</b>		<b>RHB Islamic Bank</b>	
	<b>Unaudited 31.03.2013 RM'000</b>	<b>Restated 31.12.2012 RM'000</b>	<b>Unaudited 31.03.2013 RM'000</b>	<b>Restated 31.12.2012 RM'000</b>
<b>Tier I Capital</b>				
Paid-up ordinary share capital	3,318,085	3,318,085	1,173,424	973,424
Share premium	8,563	8,563	-	-
Retained profits	3,997,058	3,997,058	358,151	358,151
Other reserves	3,465,430	3,446,936	358,359	358,359
AFS reserves	222,206	218,281	2,832	3,740
	<u>11,011,342</u>	<u>10,988,923</u>	<u>1,892,766</u>	<u>1,693,674</u>
Less: Goodwill	(905,519)	(905,519)	-	-
Net deferred tax assets	-	-	(3,767)	(5,265)
Other intangibles	(92,071)	(112,409)	(2,525)	(3,585)
55% of cumulative gains of AFS financing instruments	(122,213)	(120,055)	(1,558)	(2,057)
Shortfall of eligible provisions to expected losses under the IRB approach	(298,451)	(372,197)	-	-
Other deduction <sup>#</sup>	(6,768)	(5,701)	(13)	(5,091)
Common Equity Tier-I capital ('CET I capital')	<u>9,586,320</u>	<u>9,473,042</u>	<u>1,884,903</u>	<u>1,677,676</u>
Hybrid Tier-I Capital Securities	540,000	597,744	-	-
Total Tier I capital	<u>10,126,320</u>	<u>10,070,786</u>	<u>1,884,903</u>	<u>1,677,676</u>
<b>Tier II Capital</b>				
Subordinated obligations <sup>®</sup>	3,600,000	3,996,781	-	-
Collective impairment allowance <sup>^</sup>	278,184	278,703	89,046	87,435
Total Tier II capital	<u>3,878,184</u>	<u>4,275,484</u>	<u>89,046</u>	<u>87,435</u>
Less: Investment in subsidiaries	(1,272,656)	(1,072,656)	-	-
Eligible Tier II capital	<u>2,605,528</u>	<u>3,202,828</u>	<u>89,046</u>	<u>87,435</u>
<b>Total capital base</b>	<u>12,731,848</u>	<u>13,273,614</u>	<u>1,973,949</u>	<u>1,765,111</u>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**22 Capital Adequacy (cont'd)**

	<b>RHB Bank*</b>		<b>RHB Islamic Bank</b>	
	<b>Unaudited</b>	Restated	<b>Unaudited</b>	Restated
	<b>31.03.2013</b>	31.12.2012	<b>31.03.2013</b>	31.12.2012
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
<b><u>Capital ratios (after proposed dividend)</u></b>				
CET I capital ratio	<b>10.85%</b>	10.78%	<b>14.49%</b>	13.97%
Tier I capital ratio	<b>11.47%</b>	11.46%	<b>14.49%</b>	13.97%
Total capital ratio	<b>14.42%</b>	15.10%	<b>15.17%</b>	14.70%

The breakdown of risk-weighted assets in the various categories of risk-weights are as follows:

	<b>RHB Bank*</b>		<b>RHB Islamic Bank</b>	
	<b>Unaudited</b>	Restated	<b>Unaudited</b>	Restated
	<b>31.03.2013</b>	31.12.2012	<b>31.03.2013</b>	31.12.2012
	<b>RM'000</b>	RM'000	<b>RM'000</b>	RM'000
Credit risk	<b>78,122,799</b>	77,934,597	<b>12,097,663</b>	11,053,722
Market risk	<b>2,840,009</b>	2,676,808	<b>200,629</b>	265,386
Operational risk	<b>7,357,217</b>	7,283,570	<b>710,763</b>	689,105
Total risk-weighted assets	<b>88,320,025</b>	87,894,975	<b>13,009,055</b>	12,008,213

\* The Bank figures includes the operations of RHB Bank (L) Ltd. The capital adequacy ratios of the Bank consist of capital base and risk-weighted assets derived from the Bank and from its wholly-owned offshore banking subsidiary company, RHB Bank (L) Ltd.

^ Excludes collective assessment impairment allowance attributable to loans, advances and financing classified as impaired but not individually assessed for impairment pursuant to BNM's Guideline on "Classification and Impairment Provisions for Loans/Financing".

# Pursuant to Basel II Market Risk para 5.19 & 5.20 - Valuation Adjustments, the Capital Adequacy Framework (Basel II -RWA) calculation shall account for the ageing, liquidity and holding back adjustments on its trading portfolio.

@ Subordinated obligations that are recognised as Tier II capital instruments are subject to the gradual phase-out treatment effective from 1 January 2013 as prescribed under paragraph 36.10 of the BNM Guidelines Capital Adequacy Framework (Capital Components).



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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**22 Capital Adequacy (cont'd)**

	<b>RHB Bank Group</b>	
	<b>Unaudited</b>	Restated
	<b>31.03.2013</b>	31.12.2012
	<b>RM'000</b>	RM'000
<b>Tier I Capital</b>		
Paid-up ordinary share capital	<b>3,318,085</b>	3,318,085
Share premium	<b>8,563</b>	8,563
Retained profits	<b>4,481,036</b>	4,481,036
Other reserves	<b>3,785,283</b>	3,764,812
AFS reserves	<b>225,038</b>	222,022
	<b>11,818,005</b>	11,794,518
Less: Goodwill	<b>(1,004,017)</b>	(1,004,017)
Other intangibles	<b>(94,596)</b>	(120,332)
55% of cumulative gains of AFS financing instruments	<b>(123,771)</b>	(122,112)
Shortfall of eligible provisions to expected losses under the IRB approach	<b>(362,771)</b>	(422,888)
Other deduction <sup>#</sup>	<b>(6,781)</b>	(10,792)
Common Equity Tier-I capital	<b>10,226,069</b>	10,114,377
Hybrid Tier-I Capital Securities	<b>540,000</b>	597,744
Total Tier I capital	<b>10,766,069</b>	10,712,121
<b>Tier II Capital</b>		
Subordinated obligations <sup>@</sup>	<b>3,600,000</b>	3,996,781
Collective impairment allowance <sup>^</sup>	<b>438,468</b>	422,827
Total Tier II capital	<b>4,038,468</b>	4,419,608
Eligible Tier II capital	<b>4,038,468</b>	4,419,608
<b>Total capital base</b>	<b>14,804,537</b>	15,131,729
<b>Capital ratios (after proposed dividend)</b>		
CET I capital ratio	<b>10.17%</b>	10.32%
Tier I capital ratio	<b>10.71%</b>	10.93%
Total capital ratio	<b>14.73%</b>	15.43%

The breakdown of risk-weighted assets in the various categories of risk-weights are as follows:

	<b>RHB Bank Group</b>	
	<b>Unaudited</b>	Restated
	<b>31.03.2013</b>	31.12.2012
	<b>RM'000</b>	RM'000
Credit risk	<b>89,648,371</b>	87,475,701
Market risk	<b>2,768,170</b>	2,565,380
Operational risk	<b>8,093,961</b>	7,999,184
Total risk-weighted assets	<b>100,510,502</b>	98,040,265

<sup>^</sup> Excludes collective assessment impairment allowance attributable to loans, advances and financing classified as impaired but not individually assessed for impairment pursuant to BNM's Guideline on "Classification and Impairment Provisions for Loans/Financing".

<sup>#</sup> Pursuant to Basel II Market Risk para 5.19 & 5.20 - Valuation Adjustments, the Capital Adequacy Framework (Basel II -RWA) calculation shall account for the ageing, liquidity and holding back adjustments on its trading portfolio.

<sup>@</sup> Subordinated obligations that are recognised as Tier II capital instruments are subject to the gradual phase-out treatment effective from 1 January 2013 as prescribed under paragraph 36.10 of the BNM Guidelines Capital Adequacy Framework (Capital Components).

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**23 Commitments And Contingencies**

In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to customers.

<u>Group</u>	← Unaudited 31.03.2013 →			← Audited 31.12.2012 →		
	Principal amount	Credit equivalent amount *	Risk weighted amount	Principal amount	Credit equivalent amount *	Risk weighted amount
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	2,287,910	2,249,263	1,738,574	2,180,636	2,143,725	1,425,061
Transaction-related contingent items	2,640,402	1,296,731	1,033,014	2,495,813	1,224,748	881,556
Short-term self-liquidating trade-related contingencies	1,447,094	286,619	160,036	1,009,851	199,301	128,967
Obligations under underwriting agreements	76,000	38,000	38,000	90,000	45,000	45,000
Irrevocable commitments to extend credit <sup>®</sup> :						
- maturity more than one year	24,110,773	11,784,797	8,103,901	24,625,669	11,615,012	7,819,086
- maturity less than one year	10,233,092	5,610,126	4,028,396	10,237,339	5,733,709	3,610,770
Foreign exchange related contracts <sup>®</sup> :						
- less than one year	12,628,405	163,063	108,623	9,575,927	162,659	108,731
- one year to less than five years	5,979,307	987,712	293,193	5,213,212	922,498	275,190
Interest rate related contracts <sup>®</sup> :						
- less than one year	7,011,012	16,620	4,883	7,823,637	22,654	8,926
- one year to less than five years	14,683,348	455,934	197,102	14,053,210	440,757	235,476
- more than five years	695,363	58,694	35,122	600,000	53,026	53,026
<b>Total</b>	<b>81,792,706</b>	<b>22,947,559</b>	<b>15,740,844</b>	<b>77,905,294</b>	<b>22,563,089</b>	<b>14,591,789</b>

<sup>®</sup> These derivatives are revalued on gross position basis and the unrealised gains or losses are reflected in derivatives assets/liabilities.

\* The credit equivalent amount is arrived at using the credit conversion factors as per BNM's guidelines.

Foreign exchange and interest rate related contracts are subject to market risk and credit risk.

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**23 Commitments And Contingencies (cont'd)**

<b>Bank</b>	← Unaudited 31.03.2013 →			← Audited 31.12.2012 →		
	Principal amount	Credit equivalent amount *	Risk weighted amount	Principal amount	Credit equivalent amount *	Risk weighted amount
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	2,231,160	2,192,513	1,738,574	2,123,886	2,086,975	1,425,061
Transaction-related contingent items	2,210,700	1,081,880	848,097	2,128,836	1,041,259	735,019
Short-term self-liquidating trade-related contingencies	1,289,758	255,152	156,344	954,248	188,181	127,669
Irrevocable commitments to extend credit <sup>@</sup> :						
- maturity more than one year	21,751,263	10,581,678	7,090,129	22,480,527	10,541,472	6,908,020
- maturity less than one year	8,478,527	5,179,381	3,684,559	8,395,198	5,210,759	3,235,038
Foreign exchange related contracts <sup>@</sup> :						
- less than one year	12,133,577	162,390	107,643	9,290,698	162,443	107,491
- one year to less than five years	5,979,307	987,712	293,193	5,213,212	922,498	275,190
Interest rate related contracts <sup>@</sup> :						
- less than one year	8,061,012	18,810	5,978	9,023,637	26,183	10,691
- one year to less than five years	16,764,787	513,976	226,122	16,134,862	502,857	266,525
- more than five years	695,363	58,694	35,122	600,000	53,026	53,026
<b>Total</b>	<b>79,595,454</b>	<b>21,032,186</b>	<b>14,185,761</b>	<b>76,345,104</b>	<b>20,735,653</b>	<b>13,143,730</b>

<sup>@</sup> These derivatives are revalued on gross position basis and the unrealised gains or losses are reflected in derivatives assets/liabilities.

\* The credit equivalent amount is arrived at using the credit conversion factors as per BNM's guidelines.

Foreign exchange and interest rate related contracts are subject to market risk and credit risk.

The credit equivalent amount ('CE') and risk weighted amount ('RWA') of the Group are an aggregate of CE and RWA of the Bank, which is computed in accordance with BNM's Guidelines on Capital Adequacy Framework (Basel II - RWA): IRB Approach for Credit Risk, Standardised Approach for Market Risk and Basic Indicator Approach for Operational Risk (Basel II) and the CE and RWA of its Islamic bank subsidiary, which is computed in accordance with BNM's Capital Adequacy Framework for Islamic Banks (RWA): Standardised Approach for Credit and Market Risk, and Basic Indicator Approach for Operational Risk (Basel II).

**24 Capital Commitments**

	Group		Bank	
	Unaudited As at 31.3.2013	Audited As at 31.12.2012	Unaudited As at 31.3.2013	Audited As at 31.12.2012
	RM'000	RM'000	RM'000	RM'000
Capital expenditure for property, plant and equipment:				
- authorised and contracted for	70,045	54,269	70,045	53,678
- authorised but not contracted for	174,400	174,364	114,700	123,600
	<b>244,445</b>	<b>228,633</b>	<b>184,745</b>	<b>177,278</b>
Proposed acquisition of Bank Mestika	538,620	538,620	538,620	538,620
	<b>783,065</b>	<b>767,253</b>	<b>723,365</b>	<b>715,898</b>

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**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**25 Segmental Reporting On Revenue and Profit and Assets**

Group

Three months ended 31 March 2013

	Corporate Banking	Retail Banking	Business Banking	Treasury & Money Market	Islamic Banking Business	Global Financing Banking	Others	Elimination	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
External revenue	168,868	498,471	174,167	85,312	115,219	69,826	(980)	-	1,110,883
Inter-segment revenue	(5,079)	-	-	26,806	(21,445)	895	205	(1,382)	-
Segment revenue	163,789	498,471	174,167	112,118	93,774	70,721	(775)	(1,382)	1,110,883
Overhead expenses including:	(30,348)	(254,755)	(79,616)	(18,383)	(42,680)	(54,608)	(9,999)	1,382	(489,007)
Depreciation of property, plant and equipment	(506)	(14,608)	(1,587)	(489)	(959)	(1,082)	(49)	-	(19,280)
Amortisation of computer software license	(422)	(4,323)	(1,979)	(682)	(73)	(379)	-	-	(7,858)
Allowance for impairment on loans, advances and financing	(101,464)	(34,068)	(2,375)	-	(9,102)	(1,288)	586	-	(147,711)
Impairment losses on other assets	3,693	91	702	-	-	-	-	-	4,486
Profit before taxation	35,670	209,739	92,878	93,735	41,992	14,825	(10,188)	-	478,651
Taxation									-
Net profit for the financial period									478,651

Three months ended 31 March 2012

	Corporate Banking	Retail Banking	Business Banking	Treasury & Money Market	Islamic Banking Business	Global Financing Banking	Others	Elimination	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
External revenue	142,974	500,917	173,544	134,715	87,828	59,089	(4,183)	-	1,094,884
Inter-segment revenue	(680)	-	-	(2,189)	3,146	846	204	(1,327)	-
Segment revenue	142,294	500,917	173,544	132,526	90,974	59,935	(3,979)	(1,327)	1,094,884
Overhead expenses including:	(29,957)	(242,594)	(81,728)	(20,095)	(34,353)	(50,468)	(7,414)	1,327	(465,282)
Depreciation of property, plant and equipment	(458)	(7,651)	(1,427)	(405)	(392)	(853)	(49)	-	(11,235)
Amortisation of computer software license	(403)	(4,337)	(1,530)	(585)	(54)	(347)	-	-	(7,256)
Allowance for impairment on loans, advances and financing	(11,095)	(57,781)	7,324	-	13,456	2,045	1,213	-	(44,838)
Impairment losses on other assets	289	5	82	1,056	-	-	-	-	1,432
Profit before taxation	101,531	200,547	99,222	113,487	70,077	11,512	(10,180)	-	586,196
Taxation									-
Net profit for the financial period									586,196

**RHB BANK BERHAD (6171-M)**  
**Incorporated in Malaysia**

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013 (cont'd)**

**25 Segmental Reporting On Revenue and Profit and Assets (cont'd)**

**Group**

**As at 31 March 2013**

	Corporate Banking	Retail Banking	Business Banking	Treasury & Money Market	Islamic Banking Business	Global Financing Banking	Others	Elimination	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Segment assets	36,435,957	44,419,809	11,721,246	43,019,188	17,530,430	12,617,699	408,658	(3,233,358)	162,919,629
Deferred tax assets									6,749
Tax recoverable									15
Unallocated assets									1,405,310
Total assets									<u>164,331,703</u>

**As at 31 December 2012**

	Corporate Banking	Retail Banking	Business Banking	Treasury & Money Market	Islamic Banking Business	Global Financing Banking	Others	Elimination	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Segment assets	36,526,387	43,370,241	11,700,066	51,579,432	16,379,292	12,011,758	318,285	(3,375,132)	168,510,329
Deferred tax assets									8,455
Tax recoverable									14
Unallocated assets									1,136,289
Total assets									<u>169,655,087</u>

**RHB BANK BERHAD (6171-M)**  
**Incorporated in Malaysia**

**NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 31 MARCH 2013**  
**(cont'd)**

**26 Valuation of Property, Plant and Equipment**

The property, plant and equipment are stated at cost less accumulated depreciation and accumulated impairment losses.

**27 Events subsequent to Balance Sheet Date**

Other than those mention below, there were no significant events subsequent to the balance sheet date that have not been reflected in the financial statements:

RHB Indochina Bank Limited became a wholly-owned subsidiary of the Bank on 9 April 2013. RHB Indochina Bank Limited has a wholly-owned subsidiary named RHB OSK Indochina Securities Limited.

**28 Changes in the Composition of the Group**

There are no significant changes in the composition of the Group for the three months ended 31 March 2013.

**29 Changes in Profit for the Quarter**

The Group recorded a pre-tax profit of RM478.7 million, 10.4% lower as compared to the preceding quarter ended 31 December 2012 of RM534.3 million. The lower profit was mainly due to higher impairment on loans, advances and financing by RM52.5 million, lower other operating income by RM41.3 million, lower net interest income by RM12.6 million and lower income from Islamic Banking Business by RM5.1 million, partly offset by lower operating expenses by RM55.2 million and higher write-back of impairment on other assets by RM0.7 million.

**30 Performance Review**

For the three months ended 31 March 2013, the Group recorded a pre-tax profit of RM478.7 million, 18.3% lower than the previous corresponding period ended 31 March 2012 of RM586.2 million. The lower pre-tax profit was mainly due to higher impairment on loans, advances and financing by RM102.9 million, lower other operating income by RM36.9 million and higher other operating expenses by RM23.7 million, partly offset by higher net interest income by RM31.0 million, higher income from Islamic Banking Business by RM21.9 million and higher write-back of impairment losses on other assets by RM3.1 million.

**31 Prospects for Financial Year 2013**

The Malaysian economy is expected to perform well in 2013 with Gross Domestic Product (GDP) projected to grow over 5.0%. This is premised on an improving exports outlook on the back of a stronger global growth and strong domestic demand brought about by the Economic Transformation Programme (ETP).

The Malaysian banking sector will remain resilient in line with the country's economic growth.

We remained focus to drive our targeted business segments and regions to becoming a leading multinational financial services group. Barring any unforeseen circumstances, the Group expects satisfactory results for the financial year 2013.