



BANK SIMPANAN NASIONAL

# Mengatasi HALANGAN

Breaking BARRIERS

Laporan Tahunan **2013** Annual Report



Cawangan  
BRANCHES

399



Ejen Bank Berdaftar (EBB)  
Seluruh Negara

*EJEN BANK BERDAFTAR (EBB)  
NATIONWIDE*

5,014

## Rasional Kulit

Konsep moden dan bersih digunakan untuk tema 'Mengatasi Halangan'. Kepingan domino menggambarkan bagaimana strategi dan taktik diselaraskan dengan kesediaan Bank dalam menempuh halangan baharu dalam perjalanan pertumbuhannya. Satu fasa pencapaian baharu digambarkan seiring kejayaan Bank dalam memenuhi wawasannya.

## COVER RATIONALE

A clean and modern concept is adapted for the 'Breaking Barriers' theme.

The dominoes depict how strategies and tactics have been alligned in readiness for the Bank to break new boundaries in its journey of growth. A new phase of achivement is depicted with the Bank's success in delivering on its vision.



Pekerja  
EMPLOYEES

6,760

**Bank Simpanan Nasional mengatasi halangan seiring dengan kemajuannya sebagai salah sebuah bank paling pesat membangun di Malaysia.**

Pada hari ini, kami terus membangun dengan daya kecekapan yang lebih tinggi, perkhidmatan yang lebih menyeluruh, dan bilangan titik sentuh paling banyak di Malaysia. Menjelang ulang tahun ke-40 kami, maka wajar untuk mengimbas kembali sejauh mana kami telah pergi dalam usaha mengatasi halangan sedia ada dan membangunkan nilai kami, di kala kami terus bertumbuh sebagai sebuah bank yang progresif dan inovatif.

**Bank Simpanan Nasional is breaking barriers as it advances as one of the fastest growing bank in Malaysia.**

Today we thrive on greater efficiencies, full-fledged services and the highest number of touchpoints in Malaysia. As our 40th anniversary approaches, its timely to see just how far we have come in breaking through set barriers and growing our value, as we continue to make waves as a highly progressive and innovative bank.



Pelanggan  
CUSTOMERS

8.39

Juta / MILLION

*Statistik pada Disember 2013 / Statistics as at December 2013*

## Misi/MISSION

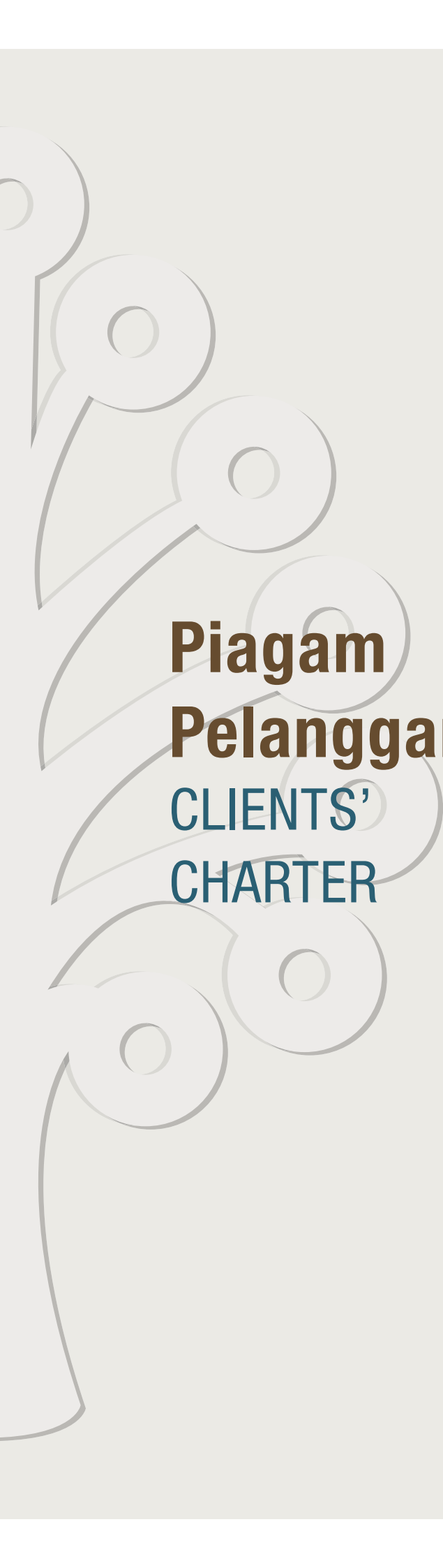
Meningkatkan kesejahteraan ekonomi dan kualiti hidup rakyat Malaysia dengan menggalakkan penyimpanan, pelaburan dan amalan pengurusan kewangan yang bijak yang dilakukan secara aktif serta mengadakan kemudahan tersedia untuk tujuan ini.

To improve the economic wellbeing and quality of life of the Malaysian people by actively promoting savings, investment and the practice of sound financial management and by providing ready facilities for this purpose.

## Visi/VISION

Menjadi penyedia khidmat kewangan yang komprehensif serta bertaraf nasional dan menjadi pilihan utama rakyat Malaysia.

To be the national and preferred provider of comprehensive financial services for the Malaysian people.



# Piagam Pelanggan CLIENTS' CHARTER

## **Pelanggan sentiasa diutamakan.**

Perkhidmatan yang meyakinkan dan memuaskan hati pelanggan.

Produk/perkhidmatan yang berkualiti, cekap dan konsisten.

Ketepatan menyampaikan maklumat secara jelas dan lengkap.

Persekitaran yang selesa dan selamat.

## **The customer is always the priority.**

A service that instils confidence and satisfies the customer.

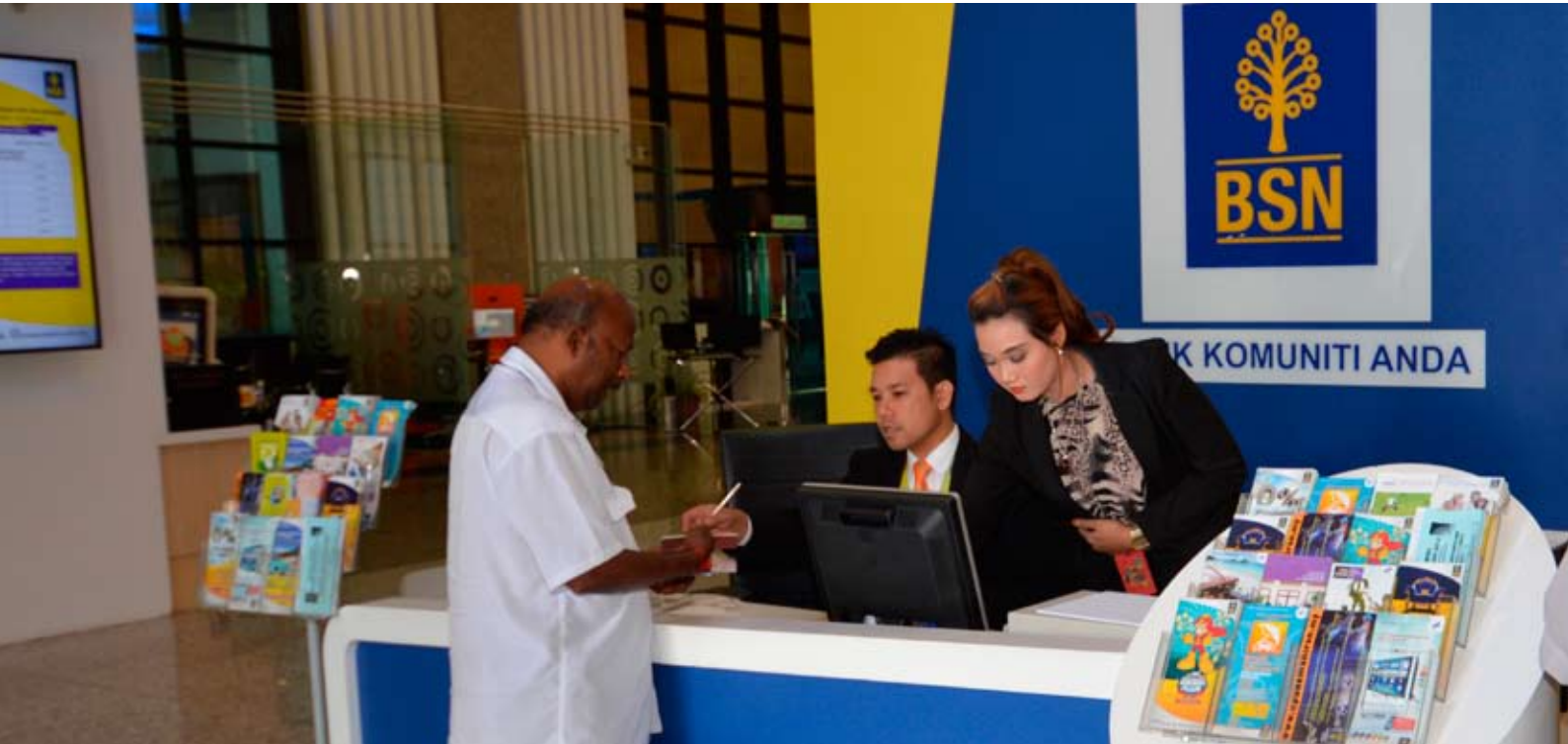
Products/services that are of quality, efficient and consistent.

Providing information that is timely, precise and complete.

An environment that is comfortable and secure.

# Penubuhan Bank Simpanan Nasional

## THE ADVENT OF BANK SIMPANAN NASIONAL



Pelancaran BSN pada 5 Disember 1974, menggariskan lima matlamat utama yang masih relevan dan menjadi prinsip utama kewujudannya hingga ke hari ini:

- Menggalakkan dan mengembleng simpanan, terutama dari penyimpan bersimpanan kecil.
- Menyemai tabiat berjimat cermat dan suka menabung.
- Menyediakan saluran bagi masyarakat umum untuk menyimpan wang.
- Menggunakan dana Bank untuk pelaburan, termasuk membiayai pembangunan ekonomi negara.
- Memelihara kepentingan pelabur dan lain-lain pelanggan.

BSN's inception on 5th December 1974 outlined 5 main objectives. These objectives remain relevant until today as its core principles of its existence:

- To promote and mobilise savings, particularly from small savers.
- To inculcate the habit of thrift and savings.
- To provide the means for savings by the general public.
- To utilise the funds of the Bank for investment including financing of economic development of the nation.
- To uphold the interest of its depositors and other customers.

# Pelan Strategik Korporat/ CORPORATE STRATEGIC PLAN

Pelan Strategik Korporat BSN 2013-2015 (CSP) yang bertemakan '*Strengthening the Pace*' adalah merupakan kesinambungan daripada Pelan Strategik Korporat Lima Tahun BSN (2008 – 2012). Pelan ini membolehkan BSN merancang strategi perniagaan yang komprehensif di mana BSN mampu berdaya bersaing di industri perbankan tempatan. Dalam masa yang sama, BSN dapat melaksanakan peranan yang dimandatkan oleh Kerajaan.

Sepanjang tempoh lima tahun yang lepas, BSN telah berjaya menjadi salah sebuah institusi pembangunan kewangan (IPK) yang dinamik dan mampu bersaing di kalangan bank-bank komersial. BSN akan terus melaksanakan inovasi ke atas produk-produk perbankan, mempertingkatkan jangkauan perkhidmatan dan saluran perbankan di seluruh negara.

Lima objektif utama korporat CSP adalah:-

- Mengukuhkan pertumbuhan perniagaan melalui inovasi produk, pertumbuhan produk dan pembangunan modal insan
- Memperluaskan pasaran sedia ada dalam tiga produk utama iaitu Pinjaman Perumahan, Pinjaman Persendirian dan Deposit Runcit.
- Meningkatkan keberkesanan operasi dan produktiviti
- Penambahbaikan kualiti pinjaman /pembiayaan
- Pengurusan kos yang efektif

Pelan Strategik Korporat BSN 2013-2015 akan mengukuhkan lagi kehadiran BSN dalam persada lanskap kewangan negara. Ia juga membolehkan pihak Pengurusan BSN menilai prestasi keseluruhan bank secara berterusan dan dengan itu, menentukan hala tuju yang jitu pada masa hadapan.

The BSN Corporate Strategic Plan (CSP) 2013-2015, themed '*Strengthening the Pace*', picks up the momentum from the Bank's previous five year Corporate Strategic Plan (2008-2012). The plan enables BSN to further design comprehensive business strategies for the Bank to compete in the local banking industry while at the same time execute its Government mandated role.

In the past five years, BSN has transformed into one of the most dynamic development financial institutions (DFI), able to compete among commercial banks. BSN will continue to innovate on its banking products and improve the outreach of its services and banking channels nationwide.

The five corporate objectives of the CSP are:

- Sustain business growth through product innovation, product growth and human capital development
- Expand market penetration in three core products, namely, Mortgage, Personal Loan and Retail Deposit
- Improve operational efficiency and productivity
- Enhance the quality of loans and financing
- Prudent and effective cost management

The BSN CSP 2013-2015 reinforces BSN's presence and visibility in the local financial landscape. It also enables the Management to continuously review the overall performance of the Bank and thus paves a clear direction for the Bank's future.

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**Dengan saluran  
hubungan  
terbanyak di  
Malaysia,  
kami semakin  
mendekati anda**

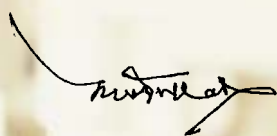
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**With the most touch points in Malaysia,  
we are getting closer to you**



Bagi pihak Lembaga Pengarah, saya dengan sukacitanya membentangkan Laporan Tahunan dan Penyata Kewangan Bank Simpanan Nasional bagi tahun kewangan berakhir 31 Disember 2013.

On behalf of the Board of Directors, I am pleased to present the Annual Report and Financial Statements of Bank Simpanan Nasional for the year ended 31 December 2013.



**TAN SRI ABU BAKAR BIN HJ  
ABDULLAH**

PENGERUSI / CHAIRMAN

# Kenyataan Pengerusi

## CHAIRMAN'S STATEMENT



## LANSKAP EKONOMI

Pada tahun 2013, ekonomi global berkembang pada kadar yang sederhana disebabkan oleh pertumbuhan dalam ekonomi maju yang beransur-ansur meningkat diimbangi oleh pertumbuhan ekonomi pesat membangun yang sederhana.

Meskipun persekitaran ekonomi global yang lemah, ekonomi Malaysia terus berkembang sebanyak 4.7% pada tahun 2013. Ini didorong oleh permintaan dalam negeri yang kukuh sebanyak 7.6%, keadaan guna tenaga yang menggalakkan dan kenaikan pendapatan.

*(Sumber : Laporan Tahunan Bank Negara Malaysia 2013)*

## PRESTASI KEWANGAN

Tahun 2013 menyaksikan BSN terus memperkukuhkan kedudukannya sebagai sebuah Bank yang mampu berdaya saing dari segi pencapaian kewangan di samping terus memperkasakan peranan sosialnya. BSN telah merekodkan keuntungan selepas cukai dan zakat sebanyak RM375.7 juta. BSN juga telah mencatatkan hasil sebanyak RM1,841.2 juta berbanding RM1,635.5 juta pada tahun kewangan sebelumnya. Pendapatan bersih pula berjumlah RM1,257.1 juta berbanding RM1,129.9 juta pada tahun 2012.

Pinjaman Sewa Beli menunjukkan pertumbuhan tertinggi, iaitu 50.4% berjumlah RM182.7 juta, diikuti oleh Kad Kredit (41.1%), Perumahan (31.4%), Pinjaman/Pembiayaan Persendirian (17.3%) dan Mikro Kewangan (19.3%)

Jumlah deposit pada 2013 adalah RM26,552.9 juta iaitu pertumbuhan sebanyak 19.6% berbanding RM22,195.7 juta pada 2012. Deposit runcit meningkat sebanyak 7.2% atau RM11,522.4 juta kepada RM12,350.0 juta di mana Sijil Simpanan Premium adalah penyumbang utama.

## PENDAPATAN/REVENUE

# RM1.84

## bilion/billion


## ECONOMIC LANDSCAPE

In 2013, growth in the global economy was modest as the slow growth in advanced economies was offset by moderating growth in emerging economies. Amid volatility in the global economy, the Malaysian economy expanded by 4.7% in 2013. The expansion was supported by strong domestic demand which grew by 7.6%, favourable employment conditions and wage growths.

*(Source: Bank Negara Malaysia Annual Report 2013)*


## FINANCIAL PERFORMANCE

Year 2013 witnessed BSN continuing to strengthen its position as a Bank that is more competitive in terms of consistency in financial performance while fortifying its social role. BSN's financial performance recorded a profit after tax and zakat of RM375.7 million. BSN also recorded a total revenue of RM1,841.2 million from RM1,635.5 million the previous financial year. Net income amounted to RM1,257.1 million compared to RM1,129.9 million in 2012.



BSN berada di kedudukan sesuai untuk menuju ke fasa pembangunan selanjutnya dan memenuhi kehendak warga Malaysia.

BSN is in position to advance to the next phase of development and meet the needs of Malaysians.



#### **PERBANKAN ISLAM**

Dalam tahun 2013, pendapatan operasi daripada Perbankan Islam meningkat sebanyak 23.4% atau RM176.6 juta dari tahun 2012 kepada RM932.6 juta. Pertumbuhan ini adalah hasil daripada pendapatan daripada aktiviti pembiayaan yang meningkat sebanyak 31.5% atau RM183.5 juta, diimbangi oleh pengucupan dalam aktiviti Perbendaharaan dan lain-lain produk sebanyak RM6.4 juta dan RM0.5 juta.

Penyumbang utama kepada hasil Perbankan Islam adalah pendapatan diperoleh daripada pembiayaan iaitu sebanyak 82.2% atau RM766.4 juta, dipengaruhi oleh pertumbuhan Pembiayaan Persendirian yang sebanyak RM160.7 juta serta kecenderungan permintaan pasaran ke atas produk yang berlandaskan Syariah.

Kos dana meningkat sebanyak 1.6% atau RM4.3 juta disebabkan oleh kenaikan dana Mudharabah sebanyak 5.1% atau RM12.7 juta dari tahun sebelumnya. Peningkatan ini adalah selaras dengan keperluan dana bagi membiayai pertumbuhan dalam aset pembiayaan.

Perbelanjaan operasi adalah sebanyak RM385.5 juta, iaitu peningkatan sebanyak 0.7% dari tahun sebelumnya. Pada tahun 2013, Bank telah meneruskan pemberian hibah setinggi 2.0% kepada pelanggannya. Keuntungan selepas zakat adalah sebanyak RM296.8 juta.

Hire purchase loans showed the highest growth of 50.4%, totalling RM182.7 million, followed by Credit Cards (41.1%), Mortgage (31.4%), Personal Loans/Financing, and Microfinance (19.3%) respectively.

Total deposits recorded RM26,552.9 million in 2013, a growth of 19.6% compared to RM22,195.7 million in 2012. Retail deposits increased by 7.2% or RM11,522.4 million to RM12,350.0 million, which was mainly contributed by the growth in Premium Savings Certificates (SSP).

#### **ISLAMIC BANKING**

In 2013, operating revenue from Islamic Banking increased by 23.4% or RM176.6 million against the previous year, to RM932.6 million. The growth was contributed by higher income from financing activities amounting to 31.5% or RM183.5 million, while income from Treasury activities and other products declined by RM6.4 million and RM0.5 million respectively.

Income from Advance and Financing of 82.2% or RM766.4 million was the largest contributor to the Islamic Banking revenue for 2013, contributed by the growth of personal financing which increased by RM160.7 million during the year in line with positive market demand for Shariah-compliant products.

## MEMBINA DAN MENGUKUHKAN

Pada tahun ini, BSN meneruskan pelaburan dalam penggunaan teknologi maklumat baru untuk menambahbaik proses dan perkhidmatan kaunter, membangunkan modal insan serta menaiktaraf saluran perkhidmatan Bank selaras dengan komitmen Bank mengutamakan pelanggan.

Pusat Perkhidmatan Pelanggan Bank yang baru dan Sistem *Queue Management* (iQMS) memastikan penyampaian perkhidmatan yang cepat dan konsisten untuk memenuhi keperluan pelanggan. Di cawangan-cawangan utama, eksekutif perhubungan pelanggan telah dilatih untuk memberikan perkhidmatan yang terbaik semasa berinteraksi dengan pelanggan.

Pada tahun 2013, BSN telah menaiktaraf cawangan-cawangan di lokasi strategik kepada cawangan *full-fledged* (FFB) bagi menawarkan perkhidmatan perbankan yang menyeluruh merangkumi semua produk simpanan, pinjaman/pembiayaan, pengurusan kewangan dan pembiayaan mikro. Pada akhir tahun 2013, terdapat lebih 19 FBB.

Untuk terus mendekati pelanggan, terutamanya di kawasan luar bandar dan pendalaman, BSN telah mengembangkan rangkaian Ejen Bank Berdaftar (EBB) – iaitu saluran perbankan baru yang diperkenalkan oleh BSN di Malaysia. Pada tahun 2013, BSN telah melantik dan melatih lebih 5,000 ejen EBB di seluruh Malaysia.

Enam transaksi perbankan boleh dilakukan secara *on-line* di semua ejen EBB iaitu simpanan, pengeluaran tunai, pembayaran bil, pembelian SSP, pembayaran tanpa tunai bagi barangan di premis ejen EBB dan tambah nilai prabayar telefon bimbit.

Bank turut menyokong inisiatif-inisiatif Kerajaan seperti program Bantuan Rakyat 1Malaysia, Baucer Buku 1Malaysia, Bantuan Persekolahan Kepada Pelajar-Pelajar Sekolah Rendah dan Menengah, Skim Amanah Rakyat 1Malaysia, Skim Sewa Beli Pemilik Teksi/Kereta Sewa Baru, Skim Sewa Beli Pemilik Bas Sekolah Baru dan Skim Khas Pembiayaan Rumah Pekerja Estet.

Bagi menggalakkan simpanan, Bank telah mempromosikan Sijil Simpanan Premium Edisi Khas sepanjang tahun 2013 di mana simpanan SSP telah meningkat sebanyak RM500 juta daripada tahun 2012. Dalam usaha untuk menggalakkan gaya hidup bebas hutang di kalangan belia, Bank memulakan kempen '*You Against Debt*' dan memperkenalkan Kad Debit Visa *payWave* bagi menggalakkan orang ramai untuk menguruskan kewangan mereka dan berbelanja mengikut kemampuan.

Cost of funds increased by 1.6% or RM4.3 million due to higher Mudharabah funds of 5.1% or RM12.7 million from the previous year. The increase was in line with the requirement of funds for financing the growth in financing assets.

Operating expenses amounted to RM385.5 million, an increase of 0.7% from the previous year. In 2013, the Bank continued to contribute hibah as high as 2.0% to its depositors. Profit after zakat amounted to RM296.8 million.

## BUILD AND STRENGTHEN

This year, BSN continues to invest in technology to improve its processes and counter services, develop its human capital, as well as upgrade various service channels in its commitment to become more customer-centric.

The Bank's new Contact Centre and Queue Management System (iQMS) ensures delivery of prompt and consistent service to meet the needs of customers. At its main branches, customer relationship executives have been trained to provide excellent service in their interactions with customers.

In 2013, BSN upgraded its strategically-located branches to full-fledged branches (FFB) to offer a full range of banking services from deposits, loans and financing to wealth management and micro financing. At the end of 2013, BSN has more than 19 FBB.

In continuing to reach out to customers, especially in rural and remote areas, BSN continues to expand its *Ejen Bank Berdaftar* (EBB) network, a new service channel the Bank had introduced in Malaysia. In 2013, the Bank successfully engaged and trained more than 5,000 agents across the nation.

Six online and real-time transactions can be performed at all agent premises - deposits, withdrawals, bill payment, purchase of SSP, cashless payment for goods at agent premises and prepaid mobile top-up.

The Bank continues to lend support to Government initiatives through participation in *Bantuan Rakyat 1Malaysia*, 1Malaysia Book Voucher programme, Schooling Assistance of RM100 to all primary and secondary students, *Skim Amanah Rakyat 1Malaysia*, Hire Purchase loans for taxi drivers and bus operators and Mortgage loans for estate workers.

To encourage savings, the Bank promoted its *Sijil Simpanan Premium* (SSP) Special Edition throughout 2013; which grew to about RM500 million. In order to promote debt-free lifestyle among the youths, the Bank started a movement called

#### MEDEKATI MASYARAKAT

BSN telah bekerjasama dengan media massa untuk menjalankan program Tanggungjawab Sosial Korporat. Antaranya adalah program kebajikan 'Titipan Kasih Harian Metro' di bulan Ramadan bersama akhbar Harian Metro. Kerjasama ini memberi tumpuan kepada golongan miskin, anak-anak yatim, ibu tunggal dan insan yang kurang bernasib baik.

Manakala, Karnival Nanyang '*I Come From New Village*' memberi tumpuan kepada sekolah-sekolah Cina di seluruh negara untuk menggalakkan murid-murid menyimpan melalui Kelab Penabung Muda (KPM) dan Skim Galakan Simpanan Pelajar-Pelajar (SGSP). Usaha ini adalah satu inisiatif Jabatan Perbankan Komuniti dengan kerjasama akhbar berbahasa Cina, Nanyang Siang Pau.

Memasuki tahun ketiganya, BSN Putrajaya Night Marathon 2013 telah berjaya menarik minat seramai 12,000 pelari dari Malaysia, Thailand, Singapura, Brazil dan Venezuela. BSN selaku penaja utama marathon ini telah berjaya mengumpulkan dan menyumbang dana sebanyak RM100,000 kepada Yayasan Institut Jantung Negara bagi membantu membiayai kos rawatan untuk pesakit yang miskin dan kurang bernasib baik.

#### LEMBAGA PENGARAH

Prestasi BSN yang membanggakan bagi tahun 2013 ini berjaya berkat dari kepimpinan dan kerjasama semua ahli Lembaga Pengarah dan pihak Pengurusan Bank. Dengan pengalaman dan pengetahuan mereka yang luas, BSN telah dapat melalui persekitaran ekonomi yang mencabar.

Di sini, saya ingin mengambil kesempatan untuk mengucapkan terima kasih dan merakamkan setinggi-tinggi penghargaan kepada semua ahli Lembaga Pengarah yang telah bersama-sama menyumbangkan idea dan pandangan yang bernas demi kemajuan Bank. Saya percaya sokongan padu ini akan di teruskan untuk kebaikan semua dan saya amat menghargai segala nasihat, panduan dan sokongan yang diberikan sepanjang tahun 2013.

#### KATA-KATA PENUTUP

BSN telah mengecapi beberapa kejayaan yang signifikan sepanjang tahun 2013 berkat kerjasama dan sokongan dari pelbagai pihak. Bagi pihak Ahli Lembaga Pengarah, saya mengucapkan terima kasih ke atas kerjasama serta sokongan yang telah diberikan oleh semua agensi, terutamanya Kementerian Kewangan dan Bank Negara Malaysia.

'You Against Debt' and introduced its Visa payWave Debit Card that allows the public to manage their finances and spend within their means.

#### REACHING OUT TO THE COMMUNITY

As a responsible corporate citizen, BSN continues to contribute to the well-being of the communities within which it operates. During the year, as part of its corporate responsibility, BSN partnered with the media to run its Corporate Social Responsibility programmes. Amongst them were the '*Titipan Kasih Harian Metro*', a welfare partnership programme during the month of Ramadan with the Harian Metro newspaper which focused on helping the poor, orphans, single mothers and the needy.

Likewise, the '*I Come From New Village*' Nanyang Carnival focused on Chinese schools nationwide to promote savings through the Young Savers Club (KPM) and the Student Savings Incentive Scheme (SGSP). The event is an initiative of the Community Banking Department in cooperation with the Chinese newspaper, Nanyang Siang Pau.

Running into its third successive year, the BSN Putrajaya Night Marathon drew a total of 12,000 runners. Besides Malaysia, Thailand and Singapore, it received participation from as far as Brazil and Venezuela. BSN, being the Title Sponsor of the marathon, managed to raise RM100,000 for the IJN Foundation, an association affiliated with the National Heart Institute to fund treatment costs for poor and needy patients.

#### BOARD OF DIRECTORS

BSN's performance in 2013 is one to be proud of and was made possible by the visionary leadership and partnership between the Board of Directors and Management Team. The vast experience and in-depth knowledge of the Board had guided the Bank through a challenging economic environment.

I would like to take this opportunity to thank and express my appreciation to my colleagues on the Board for their contribution of ideas and their insights towards the advancement of BSN. I believe that this affirmative support will continue for the benefit of all. I truly appreciate your invaluable advice, guidance and support throughout the year.



Walaupun ekonomi negara diselubungi dengan pelbagai cabaran, semua pihak telah menunjukkan komitmen yang tinggi untuk bekerjasama dan memberi fokus kepada keperluan Bank dan pelanggannya, demi masa depan BSN yang lebih cemerlang. Kami tidak akan berupaya menitip perjalanan sejauh ini tanpa dedikasi dan semangat berpasukan yang ditunjukkan oleh pihak Pengurusan dan semua Kakitangan bank. Kesetiaan serta kerja keras mereka telah menghasilkan prestasi yang membanggakan.

Akhir sekali, saya ingin mengucapkan terima kasih kepada semua pelanggan BSN di atas kesetiaan dan kepercayaan yang telah diberikan. Pada masa yang sama kami akan terus meningkatkan perkhidmatan yang lebih berkualiti dan terbaik pada masa-masa akan datang. BSN akan terus berkembang untuk menjadi lebih teguh dengan adanya sokongan dan keyakinan dari anda semua.

**Tan Sri Abu Bakar Bin Hj Abdullah**

Pengerusi, Bank Simpanan Nasional

**IN CLOSING**

BSN has recorded a number of significant successes throughout 2013 thanks to the continued cooperation and support of various parties. On behalf of the Board, I would like to express my sincere gratitude to all agencies, especially the Ministry of Finance, and Bank Negara Malaysia.

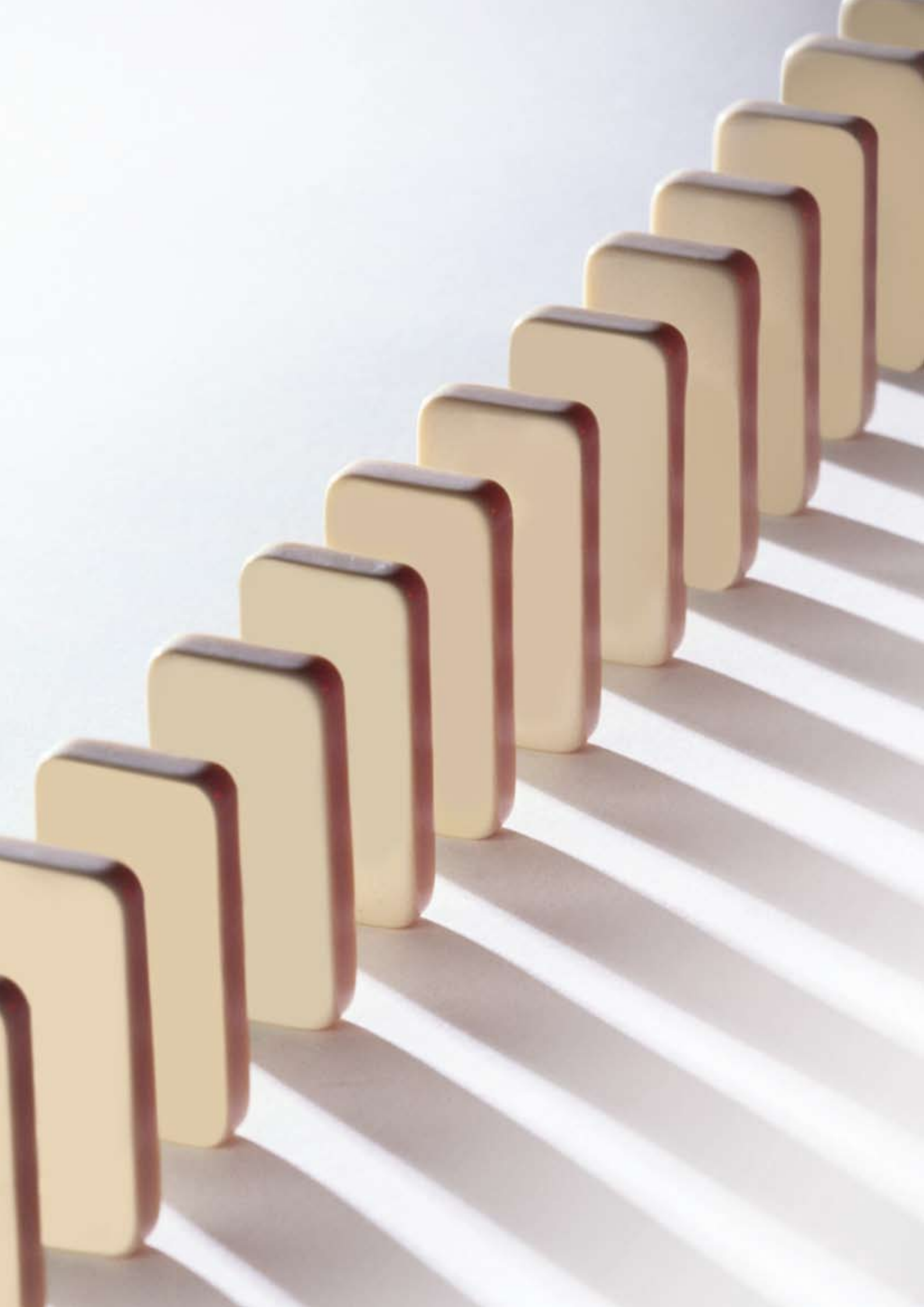
While the economy is filled with many challenges, all parties have shown their commitment to work together to focus on the needs of the Bank and its customers, and take vital steps towards realising a brighter future for BSN. We could not have come so far on this journey without the dedication and team spirit shown by the Management and employees. Their loyalty and hard work have resulted in commendable results.


Finally, I would like to thank all BSN customers for your loyalty and support; and I trust we will continue to provide more effective services to you in the years to come. BSN will continue to grow in strength anchored by your support and confidence.

Thank you.

**Tan Sri Abu Bakar Bin Hj Abdullah**

Chairman, Bank Simpanan Nasional





**Dengan pelbagai  
produk dan  
perkhidmatan  
kewangan bersepadu,  
kami memberikan  
lebih kepada anda**

---

**Serving an integrated array of financial products  
and services, we give you more**

# Lembaga Pengarah

## BOARD OF DIRECTORS

*Dari Kiri ke Kanan/  
From Left to Right:*

Tan Sri Abu Bakar Hj Abdullah

Puan Siti Zauyah Md Desa

Tuan Haji Ghazali Awang

Encik Alex Foong Soo Hah

Encik Md Tajuddin Md Isa

Datuk Azizan Abdul Rahman

Datuk Adinan Maning

Datuk Nozirah Bahari

Dato' Ng Kam Cheung

Dato' V. Danapalan

Pn. Ummul Shirin Mohamed Thalha  
(Setiausaha Lembaga/Board Secretary)





# Profil Lembaga Pengarah

## BOARD OF DIRECTORS' PROFILE

### Tan Sri Abu Bakar Hj Abdullah

Pengerusi Bukan Eksekutif /  
Non Executive Chairman

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Tan Sri Abu Bakar dilantik sebagai Pengerusi Lembaga Pengarah pada 1 Mac 2013.

Beliau memegang Ijazah Sarjana (Kepujian) dalam Pengajian Antarabangsa dari University of Denver, Colorado, AS dan Ijazah Sarjana Muda (Kepujian) dalam bidang Sejarah dari Universiti Malaya. Beliau juga telah menjalani Program Pengurusan Lanjutan Harvard Business School.

Tan Sri Abu Bakar merupakan Ketua Pengarah Perkhidmatan Awam dari Julai 2010 hingga Jun 2012.

Beliau mempunyai lebih daripada 30 tahun pengalaman dalam sektor awam terutamanya dalam bidang pentadbiran dan pengurusan. Beliau memulakan kerjaya pada September 1977 di Kementerian Perdagangan Antarabangsa & Industri selaku Penolong Pengarah Bahagian Perdagangan Domestik.

Selepas kembali dari Amerika Syarikat, beliau ditugaskan di Kementerian Pertahanan dan dinaikkan pangkat sebagai Ketua Penolong Setiausaha bagi Majlis Angkatan Tentera pada 1988 sebelum dipindahkan ke Bahagian Pembangunan pada tahun 2000.

Pada 2001, beliau dinaikkan pangkat ke Jabatan Perdana Menteri (JPM) sebagai Setiausaha Pembangunan Wilayah Persekutuan dan Perancangan Lembah Klang. Tiga tahun kemudian, beliau memegang jawatan Timbalan Ketua Setiausaha di Kementerian Wilayah Persekutuan dan kemudian memegang jawatan yang sama di JPM pada 2005. Pada Julai 2007, beliau dinaikkan pangkat sebagai Ketua Setiausaha Kementerian Pertahanan.

Tan Sri Abu Bakar was appointed as the Chairman to the Board on 1 March 2013. Tan Sri Abu Bakar is the Chairman of Bank Simpanan Nasional.

He holds an MA (Hons) International Studies from University of Denver, Colorado, USA and BA (Hons) History from Universiti Malaya. He has also completed the Harvard Business School Advanced Management Program.

Tan Sri Abu Bakar was the Director General of the Public Service Department from July 2010 to June 2012.

He has over 30 years of experience in the public sector mainly in the area of administration and management. He started his career in September 1977 in the Ministry of International Trade & Industry as the Assistant Director of Domestic Trade Division.

After returning from the USA, he was posted to the Ministry of Defence with a promotion to the position of Principal Assistant Secretary of the Armed Forces Council in 1988 and then transferred to the Development Division in year 2000.

In 2001, he was promoted to the Prime Minister's Department (PMD) as the Secretary of Federal Territories Development and Klang Valley Planning. Three years later, he became the Deputy Secretary General in the Federal Territories Ministry and then held the same position in the PMD in 2005. In July 2007, he was promoted to the position of Secretary General of the Ministry of Defence.

### Puan Siti Zauyah Mohd Desa

Pengarah Bukan Bebas Bukan Eksekutif /  
Non Independent Non Executive Director

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Puan Siti Zauyah Mohd Desa dilantik ke Lembaga Pengarah pada 2 April 2013. Beliau memegang Ijazah Sarjana Muda dalam Siasatan Kuantiti dari University of Reading, UK dan Ijazah Sarjana dalam Perbankan Antarabangsa dari University of Manchester, UK. Beliau juga memegang Diploma Pentadbiran Awam dari Institut Tadbir Negara (INTAN).

Beliau mempunyai 25 tahun pengalaman dalam sektor awam dan telah menjawat pelbagai jawatan dalam khidmat Kerajaan. Beliau telah memulakan kerjaya di Jabatan Perbendaharaan Malaysia pada 1989 dan telah berkhidmat di beberapa jabatan termasuk pengurusan pemerolehan, pengurusan pinjaman, pengurusan pasaran kewangan & aktuari serta pengurusan pelaburan & penswastaan. Dari Julai 2003 hingga Julai 2006, beliau telah berkhidmat dengan Asian Development Bank di Manila selaku Penasihat Pengarah bagi wilayah milik Malaysia, Myanmar, Nepal, Singapura dan Thailand. Beliau kini berkhidmat dengan Kementerian Kewangan selaku Setiausaha Bahagian, Bahagian Syarikat-syarikat Pelaburan Kerajaan.

Pada masa kini, Puan Siti Zauyah merupakan Ahli Lembaga Pengarah di Malaysia Debt Ventures Bhd., Syarikat Prasarana Negara Bhd., Johor Corporation selain mewakili Kumpulan Asia untuk Perbadanan Pembangunan Islam bagi Pembangunan Sektor Swasta di Islamic Development Bank di Jeddah. Beliau juga adalah ahli Panel Pelaburan bagi EPF dan KWAP.

Puan Siti Zauyah Mohd Desa was appointed to the Board on 2 April 2013. She holds a Bachelor's Degree in Quantity Surveying from the University of Reading, UK and a Master's Degree in International Banking from the University of Manchester, UK. She also holds a Diploma in Public Administration from Institut Tadbir Negara (INTAN).

She has over 25 years experience in the public sector and has held various positions in the Government service. She started her career at the Malaysia Treasury Department in 1989 and has served in several departments covering procurement management, loans management, financial markets & actuary management as well as investment & privatisation management. From July 2003 to July 2006,



**Tan Sri Abu Bakar  
Hj Abdullah**



**Puan Siti Zauyah  
Mohd Desa**



**Tuan Haji  
Ghazali Awang**

she was attached to the Asian Development Bank in Manila as the Director's Advisor to the constituency belonging to Malaysia, Myanmar, Nepal, Singapore and Thailand. She is currently serving the Ministry of Finance as Under Secretary, Government Investment Companies Division.

At present, Puan Siti Zauyah is a Board member of Malaysia Debt Ventures Bhd, Syarikat Prasarana Negara Bhd, Johor Corporation and represents the Asian Group for the Islamic Development Corporation for Private Sector Development at the Islamic Development Bank in Jeddah. She is also a member of the Investment Panel for EPF and KWAP.

### **Tuan Haji Ghazali Awang**

Pengarah Bebas Bukan Eksekutif /  
Independent Non Executive Director

Tuan Haji Ghazali Awang dilantik menjadi Ahli Lembaga Pengarah pada 12 Februari 2007. Beliau memegang Ijazah Sarjana Muda dalam Perdagangan (Perakaunan) dari University of Newcastle, Australia dan merupakan Akauntan Berdaftar dengan Institute of Chartered Accountants, Australia dan Institut Akauntan Malaysia. Beliau juga memiliki Diploma dalam Pengajian Islam dari Universiti Islam Antarabangsa Malaysia dan Ijazah Sarjana dalam Agama dari Institut Agama Islam Negeri, Imam Bonjol, Indonesia.

Tuan Haji Ghazali mempunyai pengalaman luas dalam pengauditan, perakaunan dan pengurusan kewangan, dan merupakan Pengarah Kumpulan bagi Perkhidmatan Kewangan dan Korporat di bawah Kumpulan Guthrie Berhad dari 1994-2003. Beliau juga pernah menyandang pelbagai jawatan di Kumpulan Syarikat Shell dari 1987-1994 serta

pernah berkhidmat di Amanah Saham Nasional Berhad dan Permodalan Nasional Berhad dari 1980-1986 dalam pelbagai jawatan pengurusan kanan.

Pada masa ini, Tuan Haji Ghazali merupakan Ahli Lembaga Pengarah Heitech Padu Berhad, BIMB Investment Management Berhad, CCM Duopharma Biotech Berhad, Prudential BSN Takaful Berhad dan Lembaga Tabung Haji.

Tuan Haji Ghazali bin Awang was appointed to the Board on 12 February 2007. He holds a Bachelor's Degree in Commerce (Accounting) from the University of Newcastle, Australia and is a Chartered Accountant with the Institute of Chartered Accountants, Australia and the Malaysian Institute of Accountants. He also holds a Diploma in Islamic Studies from the International Islamic University, Malaysia and Master's Degree in Agama from Institut Agama Islam Negeri, Imam Bonjol, Indonesia.

Tuan Haji Ghazali has extensive experience in auditing, accounting and financial management and was the Group Director for Finance and Corporate Services in Kumpulan Guthrie Berhad from 1994 to 2003. He has also served the Shell Group of Companies from 1987 to 1994 as well as Amanah Saham Nasional Berhad and Permodalan Nasional Berhad from 1980 to 1986 in various senior managerial positions.

Tuan Haji Ghazali currently also sits on the Board of HeiTech Padu Berhad, BIMB Investment Management Berhad, CCM Duopharma Biotech Berhad, Prudential BSN Takaful Berhad and Lembaga Tabung Haji.

## Encik Alex Foong Soo Hah

Pengarah Bebas Bukan Eksekutif /  
Independent Non Executive Director

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Encik Alex Foong Soo Hah dilantik menjadi Ahli Lembaga Pengarah pada 1 September 2010. Beliau memegang Ijazah Sarjana Muda dalam bidang Matematik dari Universiti Malaya pada tahun 1975 dan Ijazah Sarjana dalam Sains Aktuari dari North Eastern University, Boston pada tahun 1977. Beliau merupakan Felo Persatuan Aktuari Amerika Syarikat. Beliau ditauliahkan sebagai Perancang Kewangan Berdaftar (RFP) pada tahun 2008 dan juga kelayakan RFP Syariah pada tahun 2009.

Beliau mempunyai lebih daripada 35 tahun pengalaman dalam industri insurans dengan memulakan kerjayanya sebagai pembantu aktuari dengan kumpulan insurans antarabangsa di Hong Kong. Sebelum ini, beliau ialah Ketua Pegawai Eksekutif British American Life Insurance Berhad (kini dikenali sebagai Manulife Insurance Berhad) dari 1991 hingga Ogos 1996. Kemudian, beliau dilantik sebagai Pengarah dan Ketua Pegawai Eksekutif Great Eastern Life Assurance Malaysia Berhad dari September 1996 hingga Januari 2008.

Pada masa ini, Encik Alex Foong merupakan Ahli Lembaga Pengarah Perbadanan Insurans Deposit Malaysia (PIDM), Malaysian Insurance Institute, and Quill Capita Sdn Berhad. Sebelum ini, beliau pernah menyertai Lembaga Pengarah Kumpulan Wang Simpanan Pekerja (KWSP), Malaysia Life Reinsurance Group Bhd dan Malaysian Rating Corporation Bhd. Beliau juga merupakan mantan presiden Life Insurance Association (LIAM) dan juga Persatuan Aktuari Malaysia.

Encik Alex Foong Soo Hah was appointed to the Board on 1 September 2010. He holds a Bachelor of Science (Hons) in Mathematics from Universiti Malaya, 1975 and a Master of Actuarial Science degree from Northeastern University, Boston, 1977. He is a Fellow of the Society of Actuaries, USA. He obtained his Registered Financial Planner (RFP) and Shariah RFP qualification in 2008 and 2009, respectively.

He has over 35 years experience in the insurance industry having started his career as an actuarial assistant with an international insurance group in Hong Kong. He was formerly the CEO of British American Life Insurance Berhad (currently known as Manulife Insurance Berhad) from 1991 to August 1996. In September 1996, he joined Great Eastern Life Assurance (Malaysia) Berhad as its Director and CEO. He retired from the company in 2009.

Encik Alex Foong currently sits on the Board of Perbadanan Insurans Deposit Malaysia (PIDM), Malaysian Insurance Institute, and Quill Capita Management Sdn Berhad. He previously served on the Board of Directors of the Employees Provident Fund (EPF), Malaysia Life Reinsurance Group Bhd,

and Malaysian Rating Corporation Bhd.. He was also a past President of the Life Insurance Association (LIAM) as well as the Actuarial Society of Malaysia.

## Encik Md Tajuddin Md Isa

Pengarah Bebas Bukan Eksekutif /  
Independent Non Executive Director

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En Md Tajuddin bin Md Isa adalah lulusan dari Tentera Australia, Sekolah Pegawai Kadet, Portsea, Victoria, Australia pada tahun 1978 dan ditauliahkan sebagai pegawai dengan pangkat Leftenan Muda dalam Rejimen Askar Melayu Diraja Angkatan Tentera Malaysia. Beliau meletakkan jawatan di dalam Angkatan Tentera Malaysia pada tahun 1986 dengan pangkat Kapten dan meneruskan pengajian perundangan di University of Sheffield, England, United Kingdom. Beliau memperolehi Ijazah kelas kedua (atas) LL.B (Kepujian) pada tahun 1989 dan kemudian memperolehi Sijil Amalan Guaman dari Profesion Undang-Undang Lembaga Kelayakan. Beliau ialah Rakan Urusan di Tetuan Md Tajuddin & Co, Peguambela & Peguamcara, Kuala Lumpur dan mempunyai pengalaman luas di dalam tindakan undang-undang, perkara *corporate and conveyancing* dengan penekanan yang kuat kepada Perbankan Islam sejak tahun 1990. Beliau memperolehi Diploma Siswazah dalam Perbankan dan Kewangan Islam dari Universiti Islam Antarabangsa Malaysia (UIAM). Beliau telah dilantik sebagai ahli Lembaga Pengarah Bank Simpanan Nasional pada 15 September, 2010 dan juga merupakan ahli Jawatankuasa Penasihat Syariah Bank Simpanan Nasional, Pengerusi/ahli Lembaga Pemegang Amanah, Dana Amal Jariah (amanah khairat), ahli Jawatankuasa Tatatertib, Peguambela & Peguamcara, Lembaga Tatatertib, ahli Persatuan Malaysia Tenaga Profesional, ahli Persatuan Penasihat Syariah, Malaysia.

Mr. Md. Tajuddin bin Md. Isa graduated from the Australian Army, Officer Cadet School, Portsea, Victoria, Australia in 1978 and was commissioned as an officer with the rank of Second Lieutenant in the Royal Malay Regiment of the Malaysian Armed Forces. He resigned from the Malaysian Armed Forces in 1986 with the rank of Captain and proceeded to read law at the University of Sheffield, England, United Kingdom. He graduated with a second class (upper) LL.B (honours) degree in 1989 and thereafter obtained his Certificate of Legal Practice from the Legal Profession Qualifying Board.

He is currently the Managing Partner at Messrs Md Tajuddin & Co, Advocates & Solicitors, Kuala Lumpur and has considerable experience in litigation, corporate and conveyancing matters with strong emphasis in Islamic Banking since 1990. He obtained his Post Graduate Diploma in Islamic Banking and Finance from the International Islamic University Malaysia (IIUM). He was appointed to the Board of Directors of Bank





**Encik Alex  
Foong Soo Hah**

**Encik Md Tajuddin  
Md Isa**

**Datuk Azizan  
Abdul Rahman**

**Datuk Adinan  
Maning**

Simpanan Nasional (National Savings Bank) on 15th September, 2010 and is also a member of the Shariah Advisory Committee of Bank Simpanan Nasional, Chairman/member of the Board of Trustees, Dana Amal Jariah (charitable trust), member of the Disciplinary Committee, Advocates & Solicitors, Disciplinary Board, member of Malaysian Association of Energy Professional, member of Association of Shariah Advisors, Malaysia.

### **Datuk Azizan Abdul Rahman**

Pengarah Bebas Bukan Eksekutif /  
Independent Non Executive Director

Datuk Azizan Abdul Rahman dilantik menjadi ahli Lembaga Pengarah pada 2 Mac 2012.

Beliau berkelulusan Sarjana Muda Perakaunan (Kepujian) dari Universiti Malaya dan Sarjana Pentadbiran Perniagaan dari Universiti Queensland, Australia. Datuk Azizan ialah felo CPA Australia dan akauntan bertauliah dengan Institut Akauntan Malaysia.

Sebelum ini Datuk Azizan ialah Ketua Pengarah Lembaga Perkhidmatan Kewangan Labuan (Labuan FSA) dari Julai 2005 sehingga persaraan beliau pada September 2011. Beliau juga pernah menjadi Pengarah Jabatan Penyeliaan Perbankan Bank Negara Malaysia dan berkhidmat di BNM dari April 1979 hingga Jun 2005.

Ketika ini Datuk Azizan merupakan Pengerusi Malaysian Rating Corporation Bhd, Kensington Trust Labuan Limited dan Metro Money Exchange Sdn Bhd. Beliau juga merupakan Ahli Lembaga MIDF Amanah Investment Bank Bhd, Malaysian

Industrial Finance Bhd, Barakah Offshore Petroleum Bhd dan Permodalan BSN Bhd.

Datuk Azizan Abdul Rahman was appointed to the Board on 2 March 2012.

He holds a Bachelor's Degree (Hons) in Accounting from the University of Malaya and a Master's Degree in Business Administration from the University of Queensland, Australia. He is a Fellow Member of CPA (Australia) and a Chartered Accountant of the Malaysian Institute of Accountants.

Datuk Azizan was formerly the Director-General of Labuan Financial Services Authority (Labuan FSA) from July 2005 until his retirement in September 2011. Prior to this, he was the Director of Banking Supervision Department in Bank Negara Malaysia (BNM). He was with BNM from April 1979 to June 2005, where his career spanned several positions in the areas of finance, examination and supervision.

He is currently the Chairman of Malaysian Rating Corporation Bhd, Kensington Trust Labuan Limited and Metro Money Exchange Sdn Bhd. He also sits as board member of MIDF Amanah Investment Bank Bhd, Malaysian Industrial Finance Bhd, Barakah Offshore Petroleum Bhd dan Permodalan BSN Bhd.

### **Datuk Adinan Maning**

Ketua Eksekutif / Chief Executive

Datuk Adinan Maning menyertai Lembaga Pengarah pada 1 Disember 2007. Beliau merupakan Ketua Eksekutif Bank Simpanan Nasional.

## Profil Lembaga Pengarah BOARD OF DIRECTORS' PROFILE

Datuk Adinan mendapat pengajian dalam bidang perakaunan di Institut Teknologi MARA (1976 hingga 1979) dan seterusnya menduduki peperiksaan Institut Akauntan Kos dan Pengurusan (kini dikenali sebagai Institut Akauntan Pengurusan Berkanun).

Datuk Adinan memulakan kerjayanya di Bank Bumiputera Malaysia Berhad (BBMB) pada awal 1980. Jawatan terakhir beliau di BBMB adalah sebagai Pengurus Pembangunan Perniagaan untuk Pinjaman Komersil di Selangor.

Pada 1998, Datuk Adinan telah dilantik sebagai Ketua Pegawai Eksekutif kumpulan syarikat Panji Timor Sdn Bhd yang berpangkalan di Negeri Sembilan. Pada 2005, Datuk Adinan menyertai Kuantan Flour Mills Berhad sebagai Ketua Pegawai Eksekutif sehingga 31 Disember 2005. Beliau kemudiannya dilantik sebagai Pengurus Besar Operasi di Prokhas Sdn Bhd sehingga November 2007.

Pada masa ini, beliau merupakan Ahli Lembaga Pengarah BSNC Corporation Berhad dan Prudential BSN Takaful Berhad. Beliau juga merupakan Presiden Institut Bank Simpanan Dunia Wilayah Asia Pasifik, Bendahari Persatuan Badan-badan Berkanun Malaysia, Timbalan Pengerusi Persatuan Institusi-institusi Kewangan Pembangunan Malaysia dan Ahli Jawatankuasa Resolusi Hutang Kecil di Bank Negara Malaysia.

Datuk Adinan Maning was appointed to the Board on 1 December 2007. He is the Chief Executive of Bank Simpanan Nasional.

Datuk Adinan pursued accountancy in Institute Teknologi MARA (1976 to 1979) where he completed the examinations of the Institute of Cost and Management Accountants (now known as Chartered Institute of Management Accountants).

Datuk Adinan started his career in Bank Bumiputera Malaysia Berhad (BBMB) in early 1980. His last position in BBMB was as the Business Development Manager for Commercial Loans in Selangor.

In late 1998, Datuk Adinan assumed the post of Chief Executive Officer of Panji Timor Sdn Bhd group of companies based in Negeri Sembilan. In 2005, Datuk Adinan joined Kuantan Flour Mills Berhad as Chief Executive Officer; holding the position until 31 December 2005. He then joined Prokhas Sdn Bhd as General Manager, Operations until November 2007.

He currently sits on the Board of BSNC Corporation Berhad and Prudential BSN Takaful Berhad. He is at present the President of World Savings Banks Institute Asia Pacific Region and Director of World Savings Bank, Treasurer of Persatuan Badan-badan Berkanun Malaysia and Association of Development

Finance Institution of Malaysia (ADFIM). He is also a Member of the Small Debt Resolution Committee (SDRC) at Bank Negara Malaysia.

### Y. Bhg. Datuk Nozirah Bahari

Pengarah Bukan Bebas Bukan Eksekutif /  
Non Independent Non Executive Director

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Datuk Nozirah Bahari telah dilantik sebagai Ahli Lembaga Pengarah pada 1 Jun 2007 dan beliau telah berkhidmat sehingga 2 April 2013.

Datuk Nozirah Bahari was appointed to the Board on 1 June 2007 and served on the Board until 2 April 2013.

### Dato' Ng Kam Cheung

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Dato' Ng Kam Cheung dilantik sebagai Ahli Lembaga Pengarah pada 25 September 2007 dan beliau telah berkhidmat sehingga 14 November 2013.

Dato' Ng Kam Cheung was appointed to the Board on 25 September 2007 and served on the Board until 14 November 2013.

### Dato' V. Danapalan

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Dato' V. Danapalan dilantik ke Lembaga Pengarah pada 25 September 2007 dan beliau telah berkhidmat sehingga 14 November 2013.

Dato' V. Danapalan was appointed to the Board on 5 September 2007 and served on the Board until 14 November 2013.



**Datuk Nozirah Bahari**



**Dato' Ng Kam Cheung**



**Dato' V. Danapalan**

# Pengurusan MANAGEMENT



**Datuk Adinan Maning**  
Ketua Eksekutif  
Chief Executive

*Dari Kiri ke Kanan/ From Left to Right:*

**En. Winston E. Jeyaprakash**  
Timbalan Ketua Eksekutif, Perbankan Runcit  
Deputy Chief Executive, Retail Banking

**En. Yunos Abd Ghani**  
Timbalan Ketua Eksekutif, Perbankan Komuniti  
Deputy Chief Executive, Community Banking

**En. Ahmad Latfan Mohd Amran**  
Timbalan Ketua Eksekutif, Sokongan Korporat  
Deputy Chief Executive, Corporate Support



*Dari Kiri ke Kanan/ From Left to Right:*

**En. Siew Kin Meng**  
Ketua, Jabatan Kewangan  
Head, Finance Department

**En. Zainuddin Ahmad**  
Ketua, Jabatan Pengurusan Sumber Manusia  
Head, Human Resource Management  
Department



**En. Ahmad Noh Jeni**  
Ketua, Jabatan Keselamatan  
Head, Security Department



*Dari Kiri ke Kanan/ From Left to Right:*

**En. Damanhuri Mahmud**  
Ketua, Jabatan Pengurusan Saluran  
Head, Channel Management Department

**En. Kamel Effendy Mohd Razali**  
Ketua, Jabatan Khidmat Pengurusan &  
Pemulihan Hutang  
Head, Debt Management &  
Recovery Services Department





*Dari Kiri ke Kanan/ From Left to Right:*

**En. Abdullah Aziz Buyong**  
Ketua, Jabatan Operasi Peruncitan Kredit  
Head, Retail Credit Operations Department

**En. Akhsan Zaini**  
Ketua, Jabatan Distribution  
Head, Distribution Department



*Dari Kiri ke Kanan/ From Left to Right:*

**En. Azaddin Ngah Tasir**  
Ketua, Jabatan Perniagaan Komuniti  
Head, Community Business Department

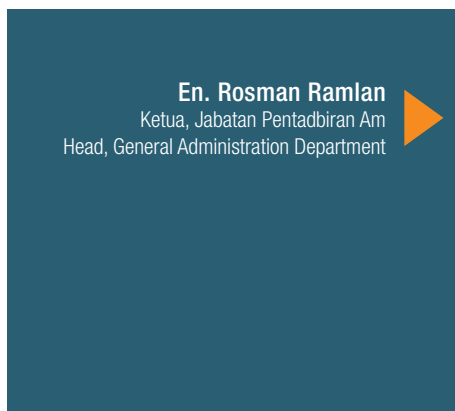
**En. Boey Cheng Choong**  
Ketua, Jabatan Pengurusan Transformasi  
Head, Transformation Management  
Department



**Dr. Mohd Ridzwan Abdul Razak**  
Ketua, Jabatan Pengurusan Risiko  
Head, Risk Management Department



**En. Mohd Sofi Mat Jahaya**  
Ketua, Jabatan Perbankan Islam  
Head, Islamic Banking Department



**En. Rosman Ramlan**  
Ketua, Jabatan Pentadbiran Am  
Head, General Administration Department



*Dari Kiri ke Kanan/ From Left to Right:*

**En. Jugindar Singh a/  
Kartar Singh**  
Ketua, Jabatan Teknologi Maklumat  
Head, Information Technology Department

**En. Banyjin Rashid Abd Rashid**  
Ketua, Bahagian Pembangunan Produk &  
Inovasi  
Head, Product Development &  
Innovation Division



**En. Norshahzan Halin**  
Ketua, Bahagian Pematuhan  
Head, Compliance Division





*Dari Kiri ke Kanan/ From Left to Right:*

**Pn. Nilammasri Ja'afar**  
Ketua, Jabatan Mikro Kewangan  
Head, Micro Finance Department



**Pn. Puspa Marina Dato' Hj. Omar**  
Ketua, Jabatan Komunikasi Strategik  
Head, Strategic Communications  
Department



*Dari Kiri ke Kanan/ From Left to Right:*

**En. Arman Sa'at**  
Ketua, Jabatan Perbendaharaan & Pelaburan  
Head, Treasury & Investment Department



**En. Dzahidi Mohamad**  
Ketua, Juruaudit Dalam, Jabatan Audit  
Chief Internal Auditor, Audit Department



*Dari Kiri ke Kanan/ From Left to Right:*

**En. Jason Tan Yew Heong**  
Ketua, Bahagian Deposit &  
Transaksi Perbankan  
Head, Deposit & Transactional  
Banking Division



**En. Mohd Sofian Amirudin**  
Ketua, Bahagian Perniagaan Kad  
Head, Cards Business Division



**Pn. Ummul Shirin Mohamed Thalha**  
Ketua, Bahagian Undang-Undang &  
Sekretariat  
Head, Legal & Secretariat Division



# Pernyataan Tadbir Urus Korporat

## STATEMENT OF CORPORATE GOVERNANCE

### PENGURUSAN RISIKO

#### Rangka Pengurusan Risiko

BSN sentiasa berusaha memperbaiki praktis pengurusan risiko melalui rangka kerja yang menghasilkan hala tuju strategik dalam urus tadbir pengurusan risiko dan infrastruktur, dasar pengurusan risiko, proses-proses pengurusan risiko, pemilikan risiko dan tanggungjawab mengurangkan impak cabaran perniagaan bagi tahun 2013. Tumpuan utama dalam budaya pengurusan risiko di Bank ini ialah untuk memastikan kesedaran berterusan mengenai risiko dan kepentingan pemilikan risiko yang diterajui oleh Jabatan Pengurusan Risiko melalui latihan berstruktur dan penerimaan amalan terbaik pengurusan risiko dalam tugas-tugas seharian di samping juga menanam perasaan pemilikan risiko oleh setiap perniagaan dan pemilik berfungsi.

#### Struktur Tadbir Urus Risiko/Risk Governance Structure

<p>Dasar Risiko dan Selera Risiko Risk Policies and Risk Appetite</p>	<ol style="list-style-type: none"> <li>1. Lembaga Pengarah (BOD) Board of Directors</li> <li>2. Jawatankuasa Lembaga Pengurusan Risiko Board Risk Management Committee</li> </ol>
<p>Memastikan pelaksanaan dasar dan pematuhan Ensuring implementation of policies and compliance</p>	<p>Jawatankuasa-jawatankuasa peringkat pengurusan termasuklah:</p> <p>Management level Committees including</p> <ol style="list-style-type: none"> <li>i. Jawatankuasa Kerja Pengurusan Risiko Risk Management Working Committee</li> <li>ii. Jawatankuasa Aset dan Liabiliti Asset and Liability Committee</li> <li>iii. Jawatankuasa Pengurusan Kredit dan Risiko Pasaran Credit and Market Risk Management Committee</li> <li>iv. Jawatankuasa Pengurusan Risiko Operasi Operational Risk Management Committee</li> <li>v. Jawatankuasa Syariah Shariah Committee</li> </ol>
<p>Melaksanakan dan mematuhi Implement and Comply</p>	<p>Kesemua pemilik perniagaan dan pemilik fungsi All business and functional owners</p>

#### Jaminan bebas: Jawatankuasa Lembaga Audit

Lembaga Pengarah, dengan sokongan oleh Jawatankuasa Pengurusan Risiko, mempunyai tanggungjawab keseluruhan untuk menyelia pengurusan risiko. Dasar risiko dan selera risiko yang diluluskan oleh Lembaga Pengarah menjadi bahagian utama pelan perniagaan dan bajet tahunan yang juga diluluskan oleh Lembaga.

### RISK MANAGEMENT

#### Risk Management Framework

BSN continues to improvise its risk management practices via a set framework that established a strategic direction in risk management governance and infrastructure, risk policies, risk processes, risk ownership and responsibilities in cushioning the impact of business challenges in Year 2013. Risk management culture continued to be emphasised throughout the Bank via structured trainings and inculcation of good practices in risk management during day-to-day work whilst instilling a sense of risk ownership by each business and functional owner.

#### Independent Assurance: Board Audit Committee

The Board of Directors, supported by the Board Risk Management Committee maintains the overall responsibility of oversight role in managing risks in the Bank. The risk policies and risk appetite approved by the Board form the integral part of annual business plan and budget that were approved by the Board.



Jawatankuasa Pengurusan Risiko Lembaga Pengarah dibantu oleh Jawatankuasa Bertindak Pengurusan Risiko (RMWC) dan Jawatankuasa Aset dan Liabiliti (ALCO). ALCO bertanggungjawab memantau, antara lainnya, kecukupan komposisi aset dan liabiliti Bank selaras dengan keadaan ekonomi terkini, pembangunan dasar-dasar risiko yang berkaitan menerusi Pengurusan Aset dan Liabiliti (ALM), menilai keberkesanan dasar-dasar risiko, menilai kecukupan pendedahan risiko berbanding komposisi portfolio, kecukupan modal dan pengurusan kecairan. RMWC bertanggungjawab memantau pembangunan dasar-dasar risiko berkaitan yang diperlukan bagi menguruskan aktiviti perniagaan Bank selain kecukupan sistem dan proses yang menyokong fungsi pengurusan risiko.

Jawatankuasa Syariah bertanggungjawab membantu Lembaga Pengarah untuk memastikan pematuhan kepada keperluan Syariah sementara Jawatankuasa Pengurusan Risiko Operasi pula bertanggungjawab untuk menyelaraskan penubuhan dan penyelenggaraan pengurusan risiko operasi dan pengurusan kesinambungan perniagaan dasar dan Inisiatif pematuhan sementara Jawatankuasa Risiko Pasaran dan Kredit bertanggungjawab untuk mengurus isu-isu risiko kredit yang mungkin timbul dan memberi kesan kepada portfolio kredit Bank.

Kesemua pemilik perniagaan dan pemilik fungsi (unit risiko yang ditubuhkan), sebagai barisan depan pertahanan dipertanggungjawabkan untuk mengenalpasti, meringankan dan memantau risiko-risiko dalam lingkungan perniagaan masing-masing. Jabatan-jabatan ini bertanggungjawab untuk memastikan bahawa kesemua aktiviti perniagaan seharian dijalankan mengikut selera risiko perniagaan dan had-had perniagaan yang diluluskan. Setiap jabatan didukung oleh pegawai risiko Jabatan masing-masing, yang bertanggungjawab menyokong jabatannya dalam pelaksanaan tanggungjawab pengurusan risiko.

Jawatankuasa Audit Lembaga, dengan sokongan dari Jabatan Audit Dalaman, bertanggungjawab untuk memastikan jaminan bebas dari segi kecukupan dan kebolehpercayaan proses-proses pengurusan risiko, sistem kawalan dalaman dan pematuhan kepada dasar-dasar risiko dan keperluan dalaman.

Assisting the Board Risk Management Committee are the Risk Management Working Committee (RMWC) and Asset and Liability Committee (ALCO) respectively. ALCO would be responsible to oversee, among those, the adequacy of the assets and liabilities composition of the Bank in the light of the prevailing economic conditions, the development of relevant risk policies vis Asset and Liability Management (ALM), assessing the effectiveness of risk policies, reviewing adequacy of risk exposures against portfolio composition, capital adequacy and liquidity management. RMWC would be responsible to oversee the development of relevant risk policies required to manage the business activities of the Bank and the adequacy of systems and processes supporting the risk management function.

The Shariah Committee is responsible to assist the Board of Directors in ensuring compliance to the Shariah requirements. The Operational Risk Management Committee is responsible to coordinate the establishment and maintenance of the Bank's sound ORM, BCM & Compliance policies & initiatives whilst the Credit and Market Risk Committee is responsible to manage potential credit risk issues on a holistic basis, that would affect the Bank's credit portfolio.

All business and functional owners (embedded risk units), being the first line of defence are responsible to identify, mitigate and monitor risks within their own business lines. These departments are responsible to ensure that their day-to-day business activities are carried out within the approved business risk appetite and limits. Each department is supported by a Risk Champion who is responsible to support their department in executing its Enterprise Risk Management responsibilities.

The Board Audit Committee, supported by the Internal Audit department is responsible to ensure an independent assurance in terms of the adequacy and reliability of risk management processes, systems of internal controls and compliance with risk policies and internal requirements.

### Pendekatan Pengurusan Risiko

Bank menggunakan pendekatan pengurusan risiko bersepadu yang berterusan ke arah pengurusan risiko yang berkesan di seluruh bank. Pengoperasian pendekatan tersebut adalah sejajar dengan pendekatan berstruktur dan berdisiplin bagi strategi risiko perniagaan, julat risiko, proses-proses, manusia dan teknologi ke arah mencipta nilai pemegang saham

### Risk Management Approach

The Bank adopts an integrated risk management approach towards the effective management of bank-wide risks. The operationalising of the said approach is in tandem with the structured and disciplined approach viz-a-viz business risk strategies, risk appetite, processes, people and technology, towards creating shareholders' values.

### Bidang-bidang utama risiko dan pendekatan pengurusan risiko berkaitan di BSN adalah seperti berikut: The key risk areas and the relevant risk management approaches in BSN are as follows:

Risiko/Risk	Takrif/Definition	Pendekatan Pengurusan Risiko/Risk Management Approaches
<p>1. Pengurusan Risiko Perusahaan</p> <p>Enterprise Risk Management</p>	<p>Risiko perusahaan ialah kemungkinan kerugian yang boleh menyekat tercapainya matlamat perniagaan sesuatu perusahaan yang ditetapkan terlebih dulu.</p> <p>Enterprise Risk is a potential loss that would prevent achievement of pre-defined business objectives in an organisation.</p>	<p>i. Penjajaran matlamat perniagaan di peringkat korporat dan juga jabatan.</p> <p>Alignment of business objectives with business goals at the Corporate level and also at the departmental level.</p> <p>ii. Pemantauan berkala ke atas Daftar Risiko Utama oleh setiap jabatan perniagaan sebagai satu alat untuk mengurus risiko di peringkat sumber secara proaktif.</p> <p>Periodic monitoring of Key Risk Register by each business department as a tool to proactively manage risks at source.</p> <p>iii. Latihan Pengurusan Risiko Perusahaan (ERM) yang berterusan secara berstruktur dan formal, yang meliputi keseluruhan Bank.</p> <p>Continuous ERM Training across the Bank through structured and formal training.</p> <p>iv. Gunapakai urus tadbir amalan terbaik iaitu Urus Tadbir Risiko BNM sebagai asas dalam menguruskan risiko di tahap perusahaan.</p> <p>Adoption of best governance practices based on BNM Risk Governance as the foundation in managing risks on enterprise basis.</p>
<p>2. Pengurusan Risiko Kredit</p> <p>Credit Risk Management</p>	<p>Risiko kredit ialah kemungkinan kerugian pendapatan yang disebabkan oleh kegagalan pelanggan atau pihak seperniagaan (dari aktiviti pinjaman dan pelaburan) untuk menepati tanggungjawab mengikut jadual.</p> <p>Credit risk is the potential loss of income arising from failure of customers or counter-parties (from loan and investment activities) to meet their obligations as scheduled.</p>	<p>i. Budaya kredit berterusan di seluruh Bank melalui latihan berstruktur dan tidak formal.</p> <p>Continuous credit culture across the Bank through structured and informal training respectively.</p> <p>ii. Pengamalan prinsip pinjaman bertanggungjawab dalam dasar kredit sedia-ada.</p> <p>Embracing the principles of Responsible Lending in existing credit policies.</p> <p>iii. Mengkaji semula dan mengemaskini dasar kredit sedia-ada serta garis panduan kredit.</p> <p>Reviewing and updating the existing credit policies and credit guidelines.</p> <p>iv. Mengkaji semula dan meningkatkan model pemarkahan kredit sedia-ada untuk memastikan kesesuaiannya.</p> <p>Reviewing and enhancing existing credit scoring models to ensure its relevancy.</p> <p>v. Gunapakai mekanisme penentuan harga produk baru iaitu penentuan harga berdasarkan risiko, selepas mengambilkira harga untung dan margin keuntungan minimum yang harus dikekalkan oleh setiap produk.</p> <p>Adoption of new product pricing mechanism i.e. risk-based informed pricing, taking into consideration, the breakeven price and the minimum profitable margin to be maintained by each respective product.</p>

Risiko/Risk	Takrif/Definition	Pendekatan Pengurusan Risiko/Risk Management Approaches
<p>3. Pengurusan Risiko Pasaran</p> <p>Market Risk Management</p>	<p>Risiko pasaran yang terdiri dari risiko harga ekuiti dan risiko harga bon adalah risiko kerugian yang disebabkan oleh pergerakan harga tidak menentu di pasaran.</p> <p>Market risk comprising equity price risk and bonds price risk, represents the risk of loss incurred arising from the adverse movement of price in the market.</p>	<p>i. Pemantauan berkala keadaan pasaran dan kesan terhadap perniagaan BSN.</p> <p>Periodic monitoring of market conditions and its corresponding business impact to BSN.</p> <p>ii. Mengkaji semula dan meningkatkan dasar risiko pasaran dan dasar pengurusan aset serta liabiliti.</p> <p>Reviewing and enhancing existing market risk policies and asset and liability management policies.</p> <p>iii. Pengamalan alat-alat sesuai seperti jurang perubahan harga semula, risiko pendapatan dan risiko nilai pertukaran harga ekonomi ekuiti untuk menentukan kesan risiko kadar faedah ke atas portfolio Bank.</p> <p>Adoption of relevant tools eg Re-pricing Gap, Earnings-at-Risk and Economic Value of Equity to establish the impact of interest rate risk to the Bank's portfolio.</p>
<p>4. Pengurusan Risiko Operasi</p> <p>Operational Risk Management</p>	<p>Risiko operasi ialah risiko kerugian dari proses dalaman yang tidak sempurna atau kegagalan proses dalaman, kepincangan manusia dan sistem ataupun faktor-faktor luaran.</p> <p>Operational risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.</p>	<p>i. Rangka pengurusan risiko operasi menentukan pendekatan berkumpulan dalam mengenalpasti, menilai, memantau dan mengurungi risiko operasi.</p> <p>The operational risk management framework sets out the collective approach to identifying, assessing, monitoring and mitigating operational risks.</p> <p>ii. Pelbagai peralatan dan cara digunakan untuk mengurus risiko operasi di tahap yang boleh diterima.</p> <p>Various tools and methods are used to manage operational risks within an acceptable level.</p>
<p>5. Pengurusan Risiko Kecairan</p> <p>Liquidity Risk Management</p>	<p>Risiko kecairan berpunca dari ketidakupayaan mengekalkan aset kecairan yang cukup untuk memenuhi komitmen kewangan dan tanggungjawab bila tiba waktunya dan pada tahap kos yang munasabah.</p> <p>Liquidity Risk is the risk of inability to maintain sufficient liquid assets to meet financial commitments and obligations as and when they fall due and at a reasonable cost.</p>	<p>i. Meningkatkan usaha bagi mendapatkan deposit dari perniagaan runcit sebagai deposit runcit, selaras dengan perkembangan kadar faedah masa depan.</p> <p>Drive more to solicit deposits from retail as retail deposits , corresponding to the interest rate outlook.</p> <p>ii. Penubuhan pelan sandaran kecairan berkala untuk hal-hal tak diduga.</p> <p>Establishment of periodic liquidity contingency backup plan.</p> <p>iii. Pemeteraian urusan REPO dengan rakan bank di industri.</p> <p>Establishment of REPO arrangements with dedicated counter parties.</p>
<p>6. Risiko Kegagalan Mematuhi Syariah</p> <p>Shariah Non-Compliance Risk</p>	<p>Risiko ini ialah kegagalan mematuhi peraturan dan prinsip Syariah seperti yang ditetapkan oleh pihak berkuasa Syariah.</p> <p>Shariah non-compliance risk is the risk of failure to comply with the Shariah rules and principles as determined by the respective Shariah authorities.</p>	<p>i. Pembangunan Dasar Pematuhan Syariah berpandukan Garis Panduan Pematuhan Syariah BNM yang meliputi fungsi-fungsi Kajian Semula dan Pematuhan Syariah, Penyelidikan Syariah, Pengurusan Risiko Syariah dan Audit Syariah.</p> <p>Development of Shariah Governance Policy, guided by the BNM Shariah Governance Framework covering these functions i.e. Shariah Review and Compliance, Shariah Research, Shariah Risk Management and Shariah Audit.</p> <p>ii. Berpandukan kepada perkara di atas, fungsi-fungsi utama serta proses-proses dimajukan untuk mendukung aktiviti perbankan Islam di peringkat operasi.</p> <p>Premised on the above, key functions and processes are being developed to support the operational level of Islamic Banking activities.</p>

Risiko/Risk	Takrif/Definition	Pendekatan Pengurusan Risiko/Risk Management Approaches
7. Risiko Komersil Teralih Displaced Commercial Risk (DCR)	Risiko membabitkan risiko kerugian kredit dan pasaran disebabkan pembayaran pulangan yang melebihi kadar yang sepatutnya diperolehi dari akaun pelabur berasaskan kontrak nisbah perkongsian keuntungan.  Displaced commercial risk (DCR) is the risk of bearing the credit and market risk losses as a result of paying a return that exceeds the actual return that is supposedly to be earned by the investment account holders based on the contractual profit sharing ratio.	i. Pembangunan Dasar Risiko Peralihan Komersial (DCR) yang mewujudkan urus tadbir, peranan dan tanggungjawab pihak berkepentingan. Development of DCR policy that establishes the governance, roles and responsibilities of respective stakeholders.  ii. Penggunaan Simpanan Keuntungan Persamaan (PER) yang ditadbir oleh dasar PER. Application of Profit Equalisation Reserve (PER), governed by the PER policy.

## PERKEMBANGAN UTAMA PADA 2013

### 1. Daftar risiko utama

Daftar risiko utama yang sedia ada disemak dan dikemaskini secara berterusan oleh setiap jabatan iaitu sebagai alat pengurusan proaktif bagi mengurus risiko di setiap fungsi perniagaan secara lebih proaktif dan berstruktur.

Mencipta budaya risiko yang mantap di BSN yakni dalam pelaksanaan penilaian risiko, pemantauan & pelaporan serta pembangunan program-program pengurusan ilmu adalah sebahagian daripada inisiatif strategik terkini yang digunakan di BSN.

Bagi meningkatkan pengetahuan mengenai ERM di seluruh organisasi, latihan ERM telah dilanjutkan kepada kakitangan barisan kedua dan ketiga di setiap jabatan, bagi menerapkan budaya pengurusan risiko di akar umbi.

### 2. Pengurusan risiko kredit

Dengan didorong oleh selera risiko di seluruh Bank, fungsi pengurusan ini ialah untuk mengurus pendedahan risiko kredit ke tahap yang boleh diterima bersesuaian dengan saiz dana dan untuk memastikan pulangan maksima bersesuaian dengan tahap risiko yang ada, di samping beroperasi di dalam lingkungan selera risiko Bank.

Dengan pengenalan Garis Panduan BNM untuk Pemberian Pinjaman Bertanggungjawab, Bank telah mengambil pendekatan proaktif dengan menilai semula profil portfolio pinjaman/pembiayaan peribadinya dan menyelaraskan julat risiko kreditnya termasuk menyemak semula julat sedia ada bagi Nisbah Pembayaran-Hutang (DSR).

## KEY DEVELOPMENTS IN YEAR 2013

### 1. Enterprise Risk Management

The existing key risk register was continuously reviewed and updated by each department as a pro-active management tool to manage risks on in their respective business functions in a more proactive and structured basis.

Creating robust risk culture within BSN in implementing risk assessment, monitoring & reporting and develop knowledge management programmes as part of the strategic initiatives that are currently adopted in BSN.

To continuously enhance the ERM knowledge across the organisation, the ERM training has been extended to the second liners and third liners of each department, to inculcate risk management culture at source.

### 2. Credit Risk Management

Guided by the Bank-wide business risk appetite, credit risk management function is to manage credit risk exposures to an acceptable level vis-a-vis the capital, and to ensure maximum risk-adjusted returns while operating within the Bank's risk appetite.

With the introduction of BNM Guidelines in Responsible Financing, the Bank has taken a pro-active approach by reviewing its personal loan/financing portfolio profile and adjust its credit risk appetite accordingly including reviewing the existing threshold of Debt-Service Ratio (DSR).

Pengurusan risiko kredit diurus tadbir oleh Rangkakerja Pengurusan Risiko Kredit yang menetapkan dasar risiko kredit Bank, garis panduan kredit dan lain-lain garis panduan Bank selaras dengan kehendak Garis Panduan BNM mengenai Amalan Terbaik untuk Pengurusan Risiko Kredit, Garis Panduan mengenai Pembiayaan Bertanggungjawab dan lain-lain garis panduan yang dikeluarkan oleh BNM serta lain-lain agensi pengawasan. Dasar-dasar dan garis panduan ini telah dikaji dan dikemaskini secara teratur selaras dengan selera risiko Bank.

BSN telah menetapkan dasar risiko kredit dan garis panduan kredit untuk mengurus pendedahan dan mengelak dari penumpuan risiko kredit di dalam portfolio pembiayaan seperti jenis perniagaan, produk, sektor ekonomi, had pendedahan seseorang pelanggan, kumpulan tidak disasar dan cagaran. Dasar-dasar serta garis panduan termasuk cara mengukur, memantau dan mengawal risiko kredit yang merangkumi semua jenis perniagaan di Bank.

Bank juga dari masa ke semasa menambahbaik Model-model Skor Kreditnya agar selaras dengan perubahan kehendak kawal selia, serta ciri-ciri dan volum aktiviti perniagaan Bank bagi setiap produk pinjaman. Model-model ini diuji secara kerap bagi memastikan ia cekap dan relevan dengan operasi perbankan.

Ujian tekanan dengan simulasi yang ditambahbaik dijalankan oleh Bank ke atas portfolio pinjaman utama bagi memastikan aspek-aspek risiko utama/lemah dikenalpasti dan ditangani serta-merta. Ini dijadikan titik pacuan bagi memandu halatuju perniagaan Bank. Asas dan andaian bagi ujian tekanan ini disemak secara kerap selaras dengan keadaan ekonomi semasa.

Pengurusan Risiko Kredit juga melaksanakan latihan berterusan menyeluruh berkaitan dasar risiko kredit dan garis panduan risiko kredit untuk semua jabatan berkaitan kredit di Ibu Pejabat dan semua cawangan. Ini bertujuan meningkatkan kecekapan teknikal berkaitan perkara terbabit, memastikan pemahaman yang seragam berkaitan dasar-dasar dan garis panduan sedia ada selain mengurangkan kerugian kredit masa hadapan sepanjang usaha membangunkan pinjaman masa hadapan.

Pengurusan Risiko Kredit juga memainkan peranan dalam memastikan bahawa inisiatif-inisiatif risiko kredit tersebut adalah dalam lingkungan matlamat dan jangkaan Bank, meningkatkan kesedaran pihak pengurusan mengenai isu-isu risiko kredit, dan mendapatkan komitmen pihak pengurusan bagi melaksanakan inisiatif-inisiatif risiko kredit di seluruh bank dengan jayanya.

The management of credit risk is governed by the Credit Risk Management Framework which rules the Bank's Credit Risk Policies, Credit Guidelines and other relevant guidelines of the bank which have been in accordance with the BNM's Best Practice for Credit Risk Management, Guidelines on Responsible Financing, and other relevant Guidelines issued by BNM and other regulatory bodies. The policies & guidelines have been reviewed and updated regularly in line with the Bank's risk appetite.

The Bank has in place, credit risk policies and credit guidelines in managing its exposure to avoid undue concentration of credit risk in its financing portfolio such as business segments, products, economic sectors, single customer exposure limits, non target group, collaterals, etc. The policies and guidelines include methodologies for measurement, monitoring and control of credit risk across all lines of business within the Bank.

The Bank has also from time to time enhanced its Credit Scoring Models so as to meet the changes in regulatory requirement, nature and volume of the Bank's business activities for each loan product. Back-testing of these models are regularly performed to ensure its reliability and relevance to the banking operations.

Stress testing with simulations are performed by the Bank on its major loan portfolio to ensure that any vulnerable/key risk area is identified upfront and addressed promptly. This would be used as a trigger point towards guiding the business direction of the Bank. The basis and assumptions of the stress testing are regularly reviewed in the light of prevailing economic conditions.

Credit Risk Management has also extended a continuous bank-wide training on credit risk policy and credit risk guidelines respectively to all credit-related departments at the Head Office and all branches. This would enhance the technical competencies of the subject matters, ensure uniform comprehension of the existing policies and guidelines whilst reducing future credit losses in the course of growing future loans/financings.

Credit Risk Management are also playing an effective role to ensure that those credit risk initiatives are within the Bank's goals and expectations, increase management's awareness on credit risk issues, and obtain commitment from the management to roll out credit risk initiatives across the bank successfully.

Sebagai sebahagian daripada penglibatannya dalam proses dan aktiviti Bank, Pengurusan Risiko Kredit sebagai pihak bebas telah memainkan peranannya secara aktif dan berterusan dalam Projek Perbankan Teras Bank terutamanya dalam semua modul pinjaman yang berkaitan.

### **3. Pengurusan Risiko Pasaran**

Tahun 2013 menyaksikan ketidakpastian ekonomi yang berterusan melanda persekitaran ekonomi AS dan Eropah dengan tanda-tanda kekangan pertumbuhan ekonomi dalam ekonomi baru muncul. Ekonomi domestik juga tidak terkecuali menerima tempas dan ketidakpastian ekonomi global dan seterusnya memberi kesan kepada pasaran pelaburan dan pasaran modal.

Bank terdedah kepada risiko ketidakpastian pasaran dalam aspek pelaburannya dalam sekuriti dan ekuiti sedia-untuk-jualan (AFS). Ini ditangani menerusi dasar risiko pasaran Bank dan hadnya ke atas sekuriti dan ekuiti.

Untuk mengurus kenaikan kadar faedah, BSN telah menempatkan strategi perniagaan yang menambahkan pertumbuhan aset kadar terapung yang juga menjadi benteng terhadap kesan perubahan dalam kadar faedah. Ini dibantu lagi oleh pengamalan Nilai Ekonomi Ekuiti sebagai alat proaktif untuk mengurus kesan risiko kadar faedah dalam tempoh jangka panjang. Bank juga mempunyai satu mekanisme perlindungan terhadap kenaikan faedah (hedging) yang mampu digerakkan bila perlu untuk mengurus risiko berkaitan kadar faedah.

### **4. Pengurusan Risiko Kecairan**

BSN meneruskan tumpuan kepada strategi pinjaman untuk menarik minat pelanggan runcit lebih-lebih lagi kepada Sijil Simpanan Premium Edisi Khas. Selain itu pelan kecairan berkala untuk kejadian luar jangkaan juga disediakan untuk memenuhi permintaan kecairan yang tidak dijangka dan untuk mengurangkan kesan dari masalah kecairan. Urusjanji REPO juga telah dimeterai dengan pelbagai pihak bagi menangani sebarang impak yang mungkin timbul daripada kecairan yang tidak dijangka.

### **5. Pengurusan Risiko Operasi**

Jawatankuasa Pengurusan Risiko Operasi ditubuhkan untuk memastikan semua risiko operasi, kesinambungan perniagaan dan inisiatif pematuhan adalah dalam lingkungan matlamat dan harapan Lembaga Pengarah

As part of its involvement in the bank's process and activities, Credit Risk Management as an independent party has actively and continuously played its role in the Bank's Core Banking Project specifically in all relevant loan modules.

### **3. Market Risk Management**

Year 2013 saw the continuous economic uncertainties affecting key regions of US and Europe, with some signs of economic growth setbacks in emerging economies. The domestic economy was to a certain extent also affected by the global uncertainties and that affected the investment and capital market climate of Malaysia. The Bank is exposed to market volatility risk in terms of its investment in available-for-sale (AFS) securities and equities. This is managed through the Bank's market risk policy and limits on securities and equities.

In managing interest rate hikes, the Bank had put in place business strategies to grow more of its floating rate assets which serves as the natural hedging mechanism to offset the impact of changes in interest rates. This is further assisted with the adoption of Economic Value of Equity (EVE) as a proactive tool to manage the impact of interest rate risk on a long term basis. The Bank had also put in place a hedging mechanism to be executed when the need arises, to manage interest rate risk.

### **4. Liquidity Risk Management**

The Bank continued to focus its deposits strategy to solicit retail customers particularly leveraging on its Sijil Simpanan Premium Special Edition to attract more retail depositors. Besides this, periodic liquidity contingency plans are in place to meet unexpected liquidity demand and cushion against potential impact of liquidity crunch. REPO arrangements have also been entered with various counterparties to cushion any impact arising from unexpected liquidity crunch.

### **5. Operational Risk Management**

The Bank had established the Operational Risk Management Committee to ensure that all operational risk, business continuity and compliance initiatives are within Boards of Directors and Senior Management's goals and expectations. This is in line with standard corporate governance and complies with several minimum regulatory

dan pengurusan tertinggi. Ini adalah selaras dengan piawaian urus tadbir dan mematuhi beberapa piawaian peraturan minimum. Pengubahsuaian kepada dasar dan garis panduan pengurusan risiko operasi juga telah dilakukan untuk menyediakan mekanisme kerja berkesan untuk semua peringkat operasi di Bank.

Program latihan berterusan diberikan kepada semua juara risiko sebagai satu dari inisiatif untuk mengurus risiko di sumbernya. Mekanisme untuk mengurus risiko penipuan dan kejadian yang merugikan juga telah disemak semula untuk memastikan proses yang betul dan berkesan diamalkan di semua peringkat Bank.

BSN telah juga mengamalkan petunjuk risiko utama yang berfungsi sebagai tanda amaran awal untuk mengenalpasti isu-isu risiko operasi pada peringkat awal dan sedang mengembang proses tanda risiko utama kepada perniagaan dalam usaha mengukuhkan unit-unit perniagaan sebagai benteng pertahanan hadapan.

Dalam memupuk budaya Pengurusan Perniagaan berterusan (BCM) yang teguh dalam operasi perniagaan, pelaksanaan berkesan amalan Pengurusan Perniagaan berterusan juga dilakukan untuk memastikan kesediaan perniagaan untuk menghadapi apa jua keadaan tidak menguntungkan kepada Bank.

Bank juga telah menambahbaik urus tadbir risiko operasi dengan memperbaiki rangka kerja dan dasar-dasar sedia ada seperti rangka kerja risiko operasi, dasar pengambilan sumber luar, dan dasar pengenalan produk baru.

Pendekatan dasar pengenalan produk baru adalah penting agar semua pihak terbabit menangani semua risiko berkaitan sesuatu produk baru secara komprehensif sebelum produk itu dilancarkan.

Sebagai sebahagian daripada usaha untuk mencipta nilai tambah daripada risiko operasi, Bank telah memperkenalkan satu mekanisme analisis vintaj bagi mengenalpasti secara proaktif kebarangkalian timbulnya isu-isu operasi dalam operasi perbankan yang selanjutnya boleh membawa kepada tindakan pembedahan bagi mengurangkan kerugian operasi.

## 6. Pengurusan Risiko Tidak Mematuhi Syariah

BSN telah mengadakan rangka pengurusan risiko Syariah yang merangkumi dasar risiko dan prosedur operasi standard untuk mengurus kegagalan mematuhi Syariah serta mendukung pelaksanaan piawaian berkenaan. Untuk mengurus risiko komersil tersisih, Bank juga telah menyediakan dasar baru risiko ini juga berpandukan garis panduan.

standards. Improvisation of the bank's existing Operational Risk Management policies and framework have been made to establish an effective working mechanism for all operational levels within the Bank.

Continuous training were provided to all business risk champions as part of the strategic risk management initiatives to manage risks at source. Mechanisms to manage fraud and loss events incidents also have been reviewed to ensure effective and proper process is being implemented across the Bank.

The Bank had also adopted a business key risk indicator (KRI) as an early warning indicator to identify operational risk issues at early stage and currently expanding the key risk indicators process to the business as part of strengthening the business units as first line of defence.

Driving strong BCM culture into business operations and effective implementation of BCM practices were also adopted in ensuring readiness of the business in facing any unfavorable situation to the Bank.

The Bank has also improved its present governance in operational risk by enhancing the existing frameworks and policies, eg operational risk framework, outsourcing policy and new product introduction policy .

A new product introduction policy approach is essential to address all risks associated with a product are comprehensively addressed by all relevant parties before the said product is successfully rolled-out.

As part of efforts to create value out of operational risk in the Bank, the Bank has introduced a robust vintage analysis mechanism to proactively identify and zoom-in potential operational issues in the banking operations which would enable prompt remedial actions to reduce operational losses.

## 6. Shariah Non-Compliance Risk Management

The Bank had put in place, a Shariah Risk Management framework, encompassing risk policies and standard operating procedures to manage shariah non-compliance as well as to support the implementation of the said framework. In managing a displaced commercial risk, the Bank had also put in place, a new policy on Displaced Commercial Risk, guided by Bank Negara Malaysia on the subject matter.

## KENYATAAN URUS TADBIR KORPORAT STATEMENT OF CORPORATE GOVERNANCE

Lembaga Pengarah Bank Simpanan Nasional komited untuk menegakkan prinsip-prinsip urus tadbir korporat dan memegang kepada Garis Panduan Bank Negara Malaysia mengenai Piawaian Urus Tadbir Korporat Pengarah untuk Kemajuan Institusi Kewangan (BNM/RH/GL 005-4).

The Board of Directors of Bank Simpanan Nasional is committed to upholding the principles of Corporate Governance and subscribes to Bank Negara Malaysia's Guidelines On Corporate Governance Standards on Directorships for Development Financial institutions (BNM/RH/GL 005-4).

### A. LEMBAGA PENGARAH

Lembaga ini kini dianggotai lapan pengarah, yang mana tujuh adalah pengarah bukan eksekutif. Pengarah Eksekutif ialah Ketua Pegawai Eksekutif BSN. Kesemua pengarah mempunyai kemahiran dan pengalaman dalam bidang masing-masing dan telah menyumbang secara signifikan kepada kemajuan dan perkembangan BSN. Profil setiap pengarah dimuatkan dalam laporan ini.

Perlantikan kesemua pengarah adalah selaras dengan peruntukan dalam BNM/RH/GL 005-4.

Lembaga mesti bermesyuarat sekurang-kurangnya sekali sebulan untuk mengkaji hal-hal kewangan, strategi serta dasar dan juga memantau prestasi bank. Mesyuarat khas juga diadakan untuk menimbang hal-hal perniagaan dan lain-lain urusan yang penting bila perlu. Untuk tahun kewangan berakhir 31 Disember 2013, Lembaga telah bermesyuarat 17 kali. Kehadiran pengarah-pengarah adalah seperti berikut:

### A. BOARD OF DIRECTORS

The Board of Bank Simpanan Nasional (BSN) currently has eight directors out of which seven are non-Executive Directors. The Executive Director is the Chief Executive of BSN. All directors possess the necessary skills and experience in their respective fields of expertise and have contributed significantly to the progress and development of BSN. The profile of each of the directors is briefly described in this report.

The appointment of the Directors is in accordance with the requirements set out under BNM/RH/GL 005-4.

The Board of Directors meets at least once a month to consider financial matters, strategy and policies as well as monitor the overall performance of the Bank. Special Board meetings are also convened to consider urgent business as and when required. During the financial year ended 31 December 2013, the Board met 17 times. The attendance of the Directors is as follows:

Bil/No	Pengarah/Director	Kehadiran Mesyuarat/Meeting Attendance
1.	Tan Sri Abu Bakar Hj Abdullah ( <i>Pengerusi/Chairman</i> ) <i>Bukan Eksekutif Bukan Bebas/Non-Executive Non-Independent</i>	14/14*
2.	Puan Siti Zauyah Mohd Desa ( <i>Timbalan Pengerusi/Deputy Chairman</i> ) <i>Bukan Eksekutif Bukan Bebas/Non-Executive Non-Independent</i> ( <i>bermula 2 April 2013/commencing 2 April 2013</i> )	11/13*
3.	Datuk Nozirah Bahari ( <i>Timbalan Pengerusi/Deputy Chairman</i> ) <i>Bukan Eksekutif Bukan Bebas/Non-Executive Non-Independent</i> ( <i>sehingga 2 April 2013/until 2 April 2013</i> )	4/4*
4.	Datuk Adinan Maning <i>Eksekutif Bukan Bebas/Executive Non-Independent</i>	17/17
5.	Dato' V. Danapalan <i>Bukan Eksekutif Bebas/Non-Executive Independent</i> ( <i>sehingga 14 November 2013/until 14 November 2013</i> )	14/15*
6.	Dato' Ng Kam Cheung <i>Bukan Eksekutif Bebas/Non-Executive Independent</i> ( <i>sehingga 14 November 2013/until 14 November 2013</i> )	15/15*
7.	Encik Ghazali Awang <i>Bukan Eksekutif Bebas/Non-Executive Independent</i>	16/17
8.	Encik Alex foong Soo Hah <i>Bukan Eksekutif Bebas/Non-Executive Independent</i>	15/17
9.	Encik Md Tajuddin Md Isa <i>Bukan Eksekutif Bebas/Non-Executive Independent</i>	17/17
10.	Datuk Azizan Abdul Rahman <i>Bukan Eksekutif Bebas/Non-Executive Independent</i>	16/17

\* Merujuk kepada bilangan mesyuarat yang dihadiri bermula daripada tarikh lantikan pengarah berkenaan sebagai ahli.

\* Refers to the number of meetings attended from the Director's date of appointment to the Board.



## B. JAWATANKUASA-JAWATANKUASA

Terdapat empat jawatankuasa yang membantu Lembaga Pengarah menjalankan tugas dan tanggungjawab – Audit dan Pemeriksaan; Pengurusan Risiko; Pencalonan dan Saraan.

### JAWATANKUASA AUDIT DAN PEMERIKSAAN

#### 1. MATLAMAT

Matlamat utama Jawatankuasa Audit dan Pemeriksaan (JAP) ialah untuk mengkaji kedudukan kewangan bank, kawalan dalaman, prestasi dan pendapat para pengaudit dan kemudian menyarankan secara berkala tindakan pemulihan.

#### 2. TUGAS DAN TANGGUNGJAWAB

Tugas dan tanggungjawab JAP adalah seperti berikut:

- Memastikan akaun disiapkan secara tepat dan mengikut jadual, dengan kajian semula yang kerap untuk menentukan adanya peruntukan secukupnya bagi menghadapi kemungkinan di luar jangkaan serta pinjaman buruk dan mencurigakan. Kajian semula juga dijalankan terhadap kunci kira-kira dan akaun untung-rugi sebelum dibentangkan kepada Lembaga serta memastikan laporan tahunan diterbitkan mengikut jadual;
- Menjalankan kaji semula terperinci untuk memastikan kesemua keperluan perundangan, peraturan dan garis panduan dipatuhi;
- Mengkaji semula kawalan dalaman, termasuk skop program audit dalaman serta penemuan audit dalaman dan mengesyorkan tindakan yang harus diambil pengurusan. Laporan-laporan dari audit dalaman dan AEC tidak boleh terlebih dulu mendapat kelulusan Ketua Eksekutif atau mana-mana Pengarah Eksekutif. AEC juga perlu menilai prestasi dan memutuskan pakej imbuhan untuk audit dalaman;
- Mengkaji semula dan menilai kecukupan dan keberkesanan sistem kawalan dalaman berhubung aktiviti inter bank dan pengurusan kecairan bank keseluruhannya;
- Jawatankuasa ini juga perlu menilai prestasi Ketua Juruaudit Dalam dan memberi maklumbalas dan syor mengenai pakej imbuhan untuk kakitangan berkenaan;
- Mengkaji semula dengan Juruaudit Luar bidang pelan audit mereka, sistem kawalan akaun dalaman, laporan-laporan audit, bantuan dari pengurusan dan kakitangan kepada ahli-ahli audit serta penemuan audit dan tindakan yang perlu diambil;

## B. COMMITTEES

There are four Board Committees established to assist the Board in discharging its duties and responsibilities namely the Audit and Examination Committee, Risk Management Committee, Nomination Committee and Remuneration Committee.

### AUDIT AND EXAMINATION COMMITTEE

#### 1. OBJECTIVE

The primary objective of the Audit and Examination Committee (AEC) is to review the financial condition of the bank, its internal controls, performance and findings of the internal auditors, and to recommend appropriate remedial action regularly.

#### 2. FUNCTIONS AND RESPONSIBILITIES

The functions and responsibilities of the AEC are as follows:

- Ensure the accounts are prepared in a timely and accurate manner with frequent reviews of the adequacy of provisions against contingencies, and bad and doubtful debts. Review the balance sheet and profit and loss account for submission to the full board of directors and ensure the prompt publication of annual accounts;
- Carry out a detailed review to ensure compliance to all legal requirements encompassing statutes, guidelines, regulations etc;
- Review internal controls including the scope of the internal audit programme, the internal audit findings, and recommend action to be taken by management. The reports of internal auditors and AEC should not be subject to the clearance of the Chief Executive or Executive Directors. The AEC should also evaluate the performance and decide on the remuneration package of the internal auditors;
- Review and evaluate the adequacy and effectiveness of the internal control systems in relation to interbank activities and management of the overall liquidity of the Bank;
- The AEC should evaluate the performance of the Chief Internal Auditor (CIA) and provide feedback on the remuneration package of the CIA;
- Review with the External Auditors, the scope of their audit plan, the system of internal accounting controls, the audit reports, the assistance given by management and its staff to the auditors and any findings and actions to be taken;

- Mengkaji semula penyata kewangan di hujung tahun kewangan sebelum ianya dibentangkan kepada Lembaga Pengarah untuk kelulusan, dengan tumpuan kepada:
  - andaian perniagaan berterusan;
  - pematuhan kepada piawaian akaun dan keperluan undang-undang;
  - perubahan dalam dasar dan amalan akaun;
  - isu-isu penting dan perkara-perkara berbangkit yang mungkin terdapat hasil proses audit;
- Membincang apa-apa isu dan keraguan yang ditimbulkan oleh audit luar dari laporan audit awal dan akhir dan apa-apa jua hal yang mungkin mahu dikemukakan oleh audit luar tanpa pembabitan pihak pengurusan;
- Mengkaji semula kandungan surat kepada pengurusan dari audit luar serta jawapan dari pengurusan;
- Mengkaji semula apa-apa transaksi dan situasi percanggahan kepentingan yang mungkin timbul dalam bank atau dalam kumpulan syarikat, termasuk apa-apa transaksi, prosedur atau tingkah laku yang boleh mempersoalkan integriti pihak pengurusan;

- Review the year-end financial statement before it is tabled to the Board for approval, focusing on the following:
  - continuous business assumptions;
  - compliance to accounting standard and legal requirements;
  - changes in policy and accounting practices;
  - important issues and extraordinary matters which arise from the audit process;
- Discuss any issues and reservations raised by the external auditor from the interim and final audits, as well as any matter which the external auditors may wish to discuss (in the absence of the management or when necessary);
- Review the contents of the management letter issued by the external auditors as well as management's responses thereto;
- Review any related party transactions and conflict of interest situation that may arise in the Bank or within the group including any transaction, procedure or conduct that raises questions of the management's integrity.

### 3. KEKERAPAN BERMESYUARAT

Jawatankuasa ini mesti bermesyuarat sekurang-kurangnya sekali dalam tiga bulan. Dalam tahun 2013 JAP telah bermesyuarat sebanyak 9 kali. Kehadiran ahli-ahli adalah seperti berikut:

### 3. FREQUENCY OF MEETINGS

The AEC meets at least once in three months. During the financial year ended 31 December 2013, the AEC met 9 times. The attendance recorded for the members of the AEC is as follows:

Bil/No	Pengarah/Director	Kehadiran Mesyuarat/Meeting Attendance
1.	Encik Ghazali Awang	3/3*
2.	Dato' Ng Kam Cheung	6/7*
3.	Encik Alex Foong Soo Hah	8/9
4.	Encik Md Tajuddin Md Isa	3/3*
5.	Datuk Azizan Abd Rahman	9/9

\* Merujuk kepada bilangan mesyuarat yang dihadiri bermula daripada tarikh lantikan Pengarah berkenaan sebagai ahli.

\* Refers to the number of meetings attended from the date of the Director's appointment to the Board.

## **JAWATANKUASA PENGURUSAN RISIKO**

### **1. MATLAMAT**

Matlamat utama Jawatankuasa Pengurusan Risiko (JPR) ialah untuk menyelia aktiviti pengurusan risiko dalam mengurus bahagian risiko utama bank dan memastikan bahawa proses pengurusan risiko tersiap sedia dan berfungsi dengan berkesan.

### **2. TUGAS DAN TANGGUNGJAWAB**

Tugas dan tanggungjawab JPR adalah seperti berikut:

- Merangka strategi untuk mengurus risiko keseluruhan berkaitan aktiviti BSN.
- Mengesyorkan dasar pengurusan risiko yang sesuai, prosedur dan proses untuk bidang risiko utama seperti risiko-risiko pasaran, kredit, taja jamin, pelaburan dan operasi;
- Mengkaji semula kecukupan dasar pengurusan risiko, sistem-sistem dan tahap di mana kaedah-kaedah ini beroperasi secara berkesan;
- Mempromosi pendekatan bersepadu untuk menilai dan memantau risiko berselang-kait;
- Memastikan infrastruktur, sumber dan sistem tersedia untuk mengenal pasti, mengukur, memantau dan mengawal risiko;
- Mengkaji semula maklumat berkala dari pengurusan mengenai pendedahan risiko dan aktiviti pengurusan risiko;
- Merangka pelan perniagaan berterusan.

### **3. KEKERAPAN BERMESYUARAT**

Jawatankuasa ini mesti bermesyuarat sekurang-kurangnya sekali dalam tiga bulan. Untuk 2013 JPR telah bermesyuarat sebanyak 5 kali. Kehadiran ahli-ahli adalah seperti berikut:

Bil/No	Pengarah/Director	Kehadiran Mesyuarat/Meeting Attendance
1.	Encik Alex Foong Soo Hah	5/5
2.	Dato' Ng Kam Cheung	1/1*
3.	Encik Ghazali Awang	5/5
4.	Dato' V. Danapalan	1/1*
5.	Datuk Azizan Abdul Rahman	4/5
6.	Encik Md Tajuddin Md Isa	3/3*

\* Merujuk kepada bilangan mesyuarat yang dihadiri bermula daripada tarikh lantikan Pengarah berkenaan sebagai ahli.

\* Refers to the number of meetings attended from the date of the Director's appointment to the Board.

## **RISK MANAGEMENT COMMITTEE**

### **1. OBJECTIVE**

The primary objective of the Risk Management Committee (RMC) is to oversee the senior management's activities in managing the key risk areas of the Bank and to ensure that the risk management process is in place and functioning effectively.

### **2. FUNCTIONS AND RESPONSIBILITIES**

The functions and responsibilities of the RMC are as follows:

- Formulating strategies to manage the overall risks associated with BSN's activities;
- Recommending appropriate risk management policies, procedures and processes in key risk areas such as market risk, credit risk, underwriting risk, investment risk and operational risk;
- Reviewing the adequacy of risk management policies, systems and the extent to which these are operating effectively;
- Promoting an integrated approach to evaluate and monitor interrelated risk;
- Ensuring that the infrastructure, resources and systems are in place to identify, measure, monitor and control risks;
- Reviewing management's periodic information on risk exposures and risk management activities; and
- Formulating business continuity plans.

### **3. FREQUENCY OF MEETINGS**

The RMC meets at least once in three months. During the financial year ended 31 December 2013, the RMC met 5 times. The attendance recorded for the members of the RMC is as follows:

## **JAWATANKUASA PENCALONAN**

### **1. MATLAMAT**

Matlamat utama Jawatankuasa Pencalonan (JP) ialah untuk merangka prosedur bertulis, formal dan tulus berkaitan perlantikan ahli Lembaga, Ketua Eksekutif dan eksekutif-eksekutif kanan utama dan menilai keberkesanan setiap pengarah. Lembaga pada keseluruhannya dan jawatankuasa-jawatankuasa serta Ketua Eksekutif dan eksekutif kanan utama.

### **2. TUGAS DAN TANGGUNGJAWAB**

Tugas dan tanggungjawab JP adalah seperti berikut:

- Menetapkan keperluan minima untuk Lembaga dan Ketua Eksekutif menjalankan tugas secara berkesan. Ia juga bertanggungjawab menyelia komposisi Lembaga dari segi jumlah sepatutnya dan kemahiran, keseimbangan antara pengarah eksekutif, bukan eksekutif dan bebas, serta keseimbangan antara kemahiran dan kecekapan utama melalui kajian semula tahunan.
- Mengesyorkan dan menilai pencalonan untuk menjadi ahli Lembaga, mereka yang menganggotai pelbagai jawatankuasa Lembaga serta pencalonan sebagai Ketua Eksekutif. Tugas ini termasuklah menilai prestasi pengarah dan Ketua Eksekutif jika disyorkan untuk perlantikan semula sebelum permohonan untuk kelulusan diserahkan kepada BNM.
- Menetapkan mekanisme untuk penilaian formal dan juga menilai keberkesanan Lembaga, sumbangan pelbagai jawatankuasa Lembaga dan prestasi Ketua Eksekutif.
- Menyarankan kepada Lembaga mengenai penyingkiran pengarah/Ketua Eksekutif sekiranya tidak berkesan, melakukan kesalahan atau cuai sewaktu menjalankan tanggungjawab.
- Memastikan semua pengarah menghadiri program induksi bersesuaian dan menerima latihan berterusan.
- Menyelia perlantikan, pelan pengambil-alihan jawatan pengurusan dan prestasi eksekutif kanan dan menesyorkan kepada Lembaga mengenai penyingkiran mana-mana eksekutif kanan yang tidak berkesan, melakukan kesalahan atau cuai dalam menjalankan tugas.

## **NOMINATION COMMITTEE**

### **1. OBJECTIVE**

The primary objective of the Nomination Committee (NC) is to establish a documented, formal and transparent procedure for the appointment of Directors, Chief Executive and key senior officers, and to assess the effectiveness of individual Directors, the Board as a whole and the various committees of the Board, the Chief Executive and key senior officers.

### **2. FUNCTIONS AND RESPONSIBILITIES**

The functions and responsibilities of the NC are as follows:

- Establishing minimum requirements for the Board and the Chief Executive to perform their responsibilities effectively. It is also responsible for overseeing the overall composition of the Board in terms of the appropriate size and skills, the balance between Executive Directors, Non-Executive and Independent Directors, and mix of skills and other core competencies required, through annual reviews.
- Recommending and assessing the nominees for directorship, the directors to fill Board committees, as well as nominees for the Chief Executive position. This includes assessing directors and the Chief Executive proposed for reappointment, before an application for verification is submitted to Bank Negara Malaysia.
- Establishing a mechanism for formal assessment and assessing the effectiveness of the board as a whole, the contribution by each director to the effectiveness of the Board, the contribution of the board's various committees and the performance of the Chief Executive.
- Recommending to the Board on removal of a Director/Chief Executive if he is ineffective, errant or negligent in discharging his responsibilities.
- Ensuring that all directors undergo appropriate induction programs and receive continuous training; and
- Overseeing appointment, management succession planning and performance evaluation of key senior officers, and recommending to the board the removal of key senior officers if they are ineffective, errant or negligent in discharging their responsibilities.

### 3. KEKERAPAN BERMESYUARAT

Jawatankuasa ini mesti bermesyuarat sekurang-kurangnya sekali setahun. Untuk 2013 JP telah bermesyuarat sebanyak 9 kali. Kehadiran ahli adalah seperti berikut:

Bil/No	Pengarah/Director	Kehadiran Mesyuarat/Meeting Attendance
1.	Tan Sri Abu Bakar Hj Abdullah	5/5*
2.	Dato' V. Danapalan	7/7*
3.	Datuk Nozirah Bahari	2/2*
4.	Datuk Adinan Maning	8/9
5.	Encik Md Tajuddin Md Isa	9/9
6.	Dato' Ng Kam Cheung	4/4*
7.		4/5*

\* Merujuk kepada bilangan mesyuarat yang dihadiri bermula daripada tarikh lantikan Pengarah berkenaan sebagai ahli.

\* Refers to the number of meetings attended from the date of the Director's appointment to the Board.

### 3. FREQUENCY OF MEETINGS

The NC meets at least once a year. During the financial year ended 31 December 2013, the NC met 9 times. The attendance recorded for the members of the NC is as follows:

### JAWATANKUASA SARAAN

#### 1. MATLAMAT

Matlamat utama Jawatankuasa Saraan (JS) ialah untuk menyediakan prosedur formal dan tulus untuk membangunkan dasar imbuhan untuk pengarah, Ketua Eksekutif dan eksekutif kanan dan memastikan imbuhan berkenaan berdaya saing dan konsisten dengan budaya, matlamat dan strategi BSN.

#### 2. TUGAS DAN TANGGUNGJAWAB

- (i) Mengesyorkan rangka imbuhan untuk pengarah, Ketua Eksekutif dan eksekutif kanan. Dasar ini patut:
- didokumenkan dan diluluskan oleh Lembaga penuh. Apa-apa perubahan juga perlu mendapat kelulusan Lembaga;
  - menggambarkan pengalaman dan tahap tanggungjawab yang dipikul pengarah individu, Ketua Eksekutif dan Eksekutif kanan utama;
  - lumayan untuk menarik minat dan mengekalkan pengarah, Ketua Eksekutif dan eksekutif kanan yang diperlukan untuk mengurus BSN dengan berkesan;
  - wujud keseimbangan untuk memastikan dana BSN tidak digunakan untuk menampung pakej imbuhan berlebihan.

### NOMINATION COMMITTEE

#### 1. OBJECTIVE

The primary objective of the Remuneration Committee (RC) is to provide a formal and transparent procedure for developing a remuneration policy for Directors, Chief Executive and key senior officers and ensuring that compensation is competitive and consistent with the BSN's culture, objectives and strategy.

#### 2. FUNCTIONS AND RESPONSIBILITIES

The functions and responsibilities of the RC are as follows:

- (i) Recommending a framework of remuneration for directors, Chief Executive and key senior officers. The remuneration policy should:
- be documented and approved by the full board and any changes thereto should be subject to the endorsement of the full board;
  - reflect the experience and level of responsibility borne by individual Directors, the Chief Executive and key senior officers;
  - be sufficient to attract and retain Directors, Chief Executive and key senior officers of caliber needed to manage the BSN successfully; and
  - be balanced against the need to ensure that the funds of BSN are not used to subsidise excessive remuneration packages.

(ii) Mengesyorkan pakej imbuhan tertentu untuk pengarah, Ketua Eksekutif dan eksekutif kanan. Pakej berkenaan patut:

- Berasaskan pertimbangan objektif dan diluluskan oleh Lembaga penuh;
- Memberi pertimbangan sewajarnya kepada penilaian Jawatankuasa Pencalonan mengenai keberkesanan dan sumbangan pengarah, Ketua Eksekutif dan eksekutif kanan utama;
- Tidak ditentukan oleh budi bicara mana-mana individu atau kumpulan individu tertentu.
- Berdaya saing dan konsisten dengan budaya, matlamat dan strategi BSN; dan

### 3. KEKERAPAN BERMESYUARAT

Jawatankuasa ini mesti bermesyuarat sekurang-kurangnya setahun sekali. Untuk 2013 JS telah bermesyuarat sebanyak 6 kali. Kehadiran ahli-ahli adalah seperti berikut:

(ii) Recommending specific remuneration packages for directors, chief executive officer and key senior officers. The remuneration packages should:

- be based on an objective consideration and approved by the full board;
- take due consideration of assessments of the nominating committee of the effectiveness and contribution of the Director, Chief Executive Officer or key senior officers concerned;
- not be decided by the exercise of sole discretion of any one individual or restricted group of individuals; and
- be competitive and is consistent with the BSN's culture, objective and strategy.

### 3. FREQUENCY OF MEETINGS

The RC meets at least once a year. During the financial year ended 31 December 2013, the RC met 6 times. The attendance recorded for the members of the RC is as follows:

Bil/No	Pengarah/Director	Kehadiran Mesyuarat/Meeting Attendance
1.	Encik Md Tajuddin Md Isa	6/6
2.	Dato' Ng Kam Cheung	4/5*
3.	Dato' V. Danapalan	5/5*
4.	Datuk Azizan Abdul Rahman	5/6
5.	Puan Siti Zauyah Mohd Desa	2/3*
6.	Encik Alex Foong Soo Hah	2/3*

\* Merujuk kepada bilangan mesyuarat yang dihadiri bermula daripada tarikh lantikan Pengarah berkenaan sebagai ahli.

\* Refers to the number of meetings attended from the Director's date of appointment to the Board.

## KENYATAAN AUDIT DALAMAN

Jabatan Audit Dalaman (JAD) bertanggungjawab menjalankan tugas audit dalaman di BSN. Ianya bebas dan melapor terus kepada Jawatankuasa Audit dan Pemeriksaan (JAP) dan secara pentadbirannya kepada Ketua Eksekutif (KE). Bagi melindungi aset dan kepentingan bank, JAD ditubuhkan untuk membantu Lembaga Pengarah melalui JAP dan menjalankan tanggungjawab untuk mengekalkan sistem kawalan dalaman yang lebih baik. Kuasa, rangka kerja dan tanggungjawab JAD berpandukan Piagam Audit yang dikaji dan diluluskan oleh Lembaga Pengarah.

Misi JAD ialah menyediakan semakan dan keseimbangan, penilaian bebas dan perundingan untuk memastikan pencapaian Bank melalui:

- Menyediakan penilaian bebas, fungsi jaminan yang berobjektif dan nasihat mengenai amalan terbaik dalam menambah nilai serta meningkatkan operasi Bank ke tahap tertinggi;
- Membantu Bank mencapai matlamat dengan menilai dan memperbaiki keberkesanan sistem pengurusan risiko, kawalan dalaman dan proses tadbir urus korporat;
- Membina pasukan audit yang profesional dan cekap dengan melaksanakan pendekatan audit dan teknologi yang terbaik.

Tugas dan tanggungjawab JAD ialah:

- Menjalankan semakan berkala ke atas semua jabatan, bahagian dan cawangan, termasuk bidang berisiko tinggi, sistem dan khidmat luaran;
- Mengkaji semula polisi, garis panduan dan manual prosedur;
- Mengkaji semula serta menilai semua produk, perkhidmatan dan pelaksanaan automasi baharu;
- Mengesahkan pelan ujian sistem dan hasil ujian sebelum pelaksanaan sebenar;
- Cadangan penambahbaikan proses;
- Menyelaras kajian semula tindakan jejak pembetulan penemuan audit – dalam dan luaran (BNM, Jabatan Audit Negara, Audit Luar);
- Siasatan;
- Latihan – menyediakan latihan kepada unit audit dan perniagaan mengenai kawalan dan kesedaran mengenai penipuan;
- Audit berterusan;
- Peranan rundingcara.

## INTERNAL AUDIT DISCLOSURE

The Internal Audit Department (IAD) is responsible to carry out the internal audit function in BSN. IAD is an independent department and reports directly to the Audit And Examination Committee (AEC) and administratively to the Chief Executive (CE). As to safeguard the Bank's asset and interest, IAD was established to support the Board via AEC and discharge their responsibilities of maintaining a sound system of Bank's internal control. The authority, working scope and responsibilities of IAD are governed by Audit Charter which was revised and approved by the Board.

IAD's mission is to provide checks and balances, independent assessment and consultation to ensure the achievement of the Bank, through the following:

- To provide an independent appraisal, objective assurance function and advisory role on best practice to add value and improve the Bank's operations to the highest standards;
- To assist the Bank to accomplish its objectives by evaluating and improving the effectiveness of risk management systems, internal controls and corporate governance processes;
- To build a professional & efficient Audit team by implementing the best audit approach & technology.

IAD's roles and responsibilities are:

- Conduct periodic review on all departments, divisions and branches including high risk areas, system and outsourcing;
- Review policies, guidelines and procedural manuals;
- Review & appraise new products/services/automation implementation;
- Verification of systems test plan, test results, before "live" implementation;
- Process improvements recommendations;
- Coordinate the corrective actions review and tracking – Internal and External (BNM, Auditor General, External Auditor);
- Investigations;
- Training - provide training to audit & business units on controls & fraud awareness;
- Continuous Auditing;
- Consultative Role.

JAD memberi jaminan yang munasabah dan bebas serta nasihat mengenai amalan terbaik yang dapat memperbaiki dan menambah nilai kepada Bank. Ia mengamalkan pendekatan sistematik dan berdisiplin untuk menilai kecukupan dan keberkesanan tadbir urus korporat, pengurusan risiko, proses-proses kewangan, operasi dan pematuhan. Jabatan ini menyelaraskan aktiviti seiring dengan pelan dan matlamat perniagaan/strategik Bank. Kaedah berasaskan risiko digunakan untuk memastikan kawalan yang menangani risiko dikenalpasti dan dikaji semula secara berkala.

Pada 2013, IAD telah melaksanakan sebanyak 364 lawatan, iaitu 246 lawatan untuk Audit Operasi & Pengurusan dan 118 lawatan untuk Teknologi Maklumat dan Projek Audit.

Laporan-laporan audit dalaman yang dikeluarkan menyatakan tentang penilaian bebas dan berobjektif mengenai perkara-perkara berikut:

- Kewujudan, keberkesanan dan kecukupan sistem kawalan dalaman untuk mengurus aset dan kepentingan Bank;
- Kecukupan dan keberkesanan operasi pengurusan risiko, tadbir urus korporat dan fungsi pematuhan untuk mengurus dan menjangka potensi risiko terhadap proses perniagaan utama.

Laporan audit dalaman diserahkan kepada pihak pengurusan untuk maklumbalas, tindakan pembetulan dan penentuan tarikh sasaran tindakan pencegahan dan pembetulan. Ini bagi memastikan pihak pengurusan akan bertanggungjawab dalam melaksanakan tindakan pencegahan dan pembetulan tentang isu/kelemahan/kekurangan yang dilaporkan. Seterusnya, laporan itu dibentangkan kepada JAP untuk perbincangan pada setiap suku tahun (sekurang-kurangnya).

IAD provides independent, reasonable assurance and advice on best practices that will improve and add value to the Bank. IAD adopts a systematic and disciplined approach in order to evaluate adequacy and effectiveness of the corporate governance, risk management, financial, operational and compliance processes. IAD aligns its activities to the Bank's strategic/business plan/objectives and a risk-based methodology is being selected to ensure the relevant controls addressing risks are identified and reviewed on regular basis.

In 2013, IAD had implemented a total of 364 visits which comprises of 246 visits for Operational & Management Audit 118 visits for Information Technology and Projects Audit.

The internal audit reports issued provide independent and objective assessment of the following:

- Existence, effectiveness and adequacy of the internal control systems to manage operations and safeguard the Bank's assets and interests;
- Adequacy and effectiveness of the risk management operations, corporate governance and compliance functions to manage and anticipate potential risks over key business processes.

The internal audit reports arising from the assignments were issued to management for their response, corrective actions and provision of deadlines to complete the relevant preventive and corrective actions. This is to ensure that they will undertake the responsibility of carrying out preventive and corrective actions on the issues/weaknesses/lapses reported. Then, the reports would be tabled to the AEC for their deliberation on a quarterly basis (at minimum).



# Laporan Jawatankuasa Syariah

## SHARIAH COMMITTEE REPORT

### 1. JAWATANKUASA SYARIAH (“JKS”)

Sebagai sebuah institusi kewangan yang menawarkan produk-produk kewangan Islam, satu rangka kerja tadbir urus Syariah telah diwujudkan sebagai ciri khas dalam struktur organisasi Bank. Penubuhan JKS ini selari dengan keperluan Penggal 2 Seksyen 30 (1) Akta Perkhidmatan Kewangan Islam 2013 dan Rangka Kerja Tadbir Urus Syariah bagi Institusi Kewangan Islam (“SGF”) yang dikeluarkan oleh BNM yang berkuat kuasa pada 1 Januari 2011. JKS ini berperanan untuk menasihatkan Lembaga Pengarah dan pihak Pengurusan dalam memastikan operasi Bank selari dengan peraturan dan prinsip Syariah.

Dari segi fungsinya, JKS ini bertanggungjawab secara langsung kepada Lembaga Pengarah Bank. Untuk memastikan pematuhan Syariah dan pelaksanaan keputusan JKS dan Majlis Penasihat Syariah badan kawal selia seperti BNM, Bank menjalankan fungsi Semakan dan Pematuhan, Khidmat Nasihat dan Penyelidikan serta fungsi Audit Syariah untuk menyokong pelaksanaan prinsip Syariah di seluruh organisasi.

### 2. KOMPOSISI JAWATANKUASA SYARIAH

Ahli JKS terdiri daripada golongan cendekiawan yang mempunyai kelayakan dan pengetahuan yang diperlukan, kepakaran dan pengalaman dalam bidang Syariah terutamanya perundangan Islam (usul al-fiqh) dan undang-undang perdagangan Islam (fiqh al-mu’amalat). JKS terdiri daripada lima (5) orang ahli daripada pelbagai latar belakang dari segi kelayakan, pengalaman dan pengetahuan.

### 3. MESYUARAT JAWATANKUASA SYARIAH

Dalam tahun kewangan berakhir 31 Disember 2013, tujuh (7) mesyuarat JKS telah diadakan sepanjang dua belas (12) bulan seperti yang berikut:

Mesyuarat /Meeting	Tarikh /Date	Peratus Kehadiran Ahli /Percentage of Members’ Attendance
1/2013	17 Januari/January 2013	100%
2/2013	23 Januari/January 2013	100%
3/2013	1 Mac/March 2013	100%
4/2013	22 April/April 2013	100%
5/2013	27 Jun/June 2013	100%
6/2013	27 September/September 2013	100%
7/2013	11 Disember/December 2013*	100%

\* Mesyuarat Khas/\* Special Meeting

### 4. KEHADIRAN JAWATANKUASA SYARIAH

Butir-butir kehadiran JKS adalah seperti yang berikut:

Bil/No	Ahli Jawatankuasa Syariah /Shariah Committee Members	Kehadiran /Attendance
1.	Dr. Mohd Fuad Md. Sawari	7/7
2.	Tuan Hj. Md. Tajuddin Md. Isa	7/7
3.	Dr. Zainudin Ismail	7/7
4.	Dr. Ahmad Zaki Salleh	7/7
5.	Dr. Fauziah Mohd Noor	7/7

### 1. SHARIAH COMMITTEE (“SC”)

As a financial institution which offers Islamic financial products, a Shariah governance framework is put in place as a distinct feature in the organisational structure of the Bank. Establishment of the SC is in line with the requirement of Division 2 Section 30 (1) of the Islamic Financial Services Act 2013 (“IFSA 2013”) and the Shariah Governance Framework for Islamic Financial Institutions (“SGF”) issued by BNM which took effect on 1 January 2011. The SC serves to advise the Board and Management in ensuring that the Bank’s operations are in line with Shariah principles.

Functionally, the SC reports to the Board of Directors of the Bank. In ensuring Shariah compliance and implementing decisions of SC and Shariah Advisory Council of the regulators, Bank Negara Malaysia, the Bank performs Shariah Review and Compliance, Advisory and Research as well as Shariah Audit functions to support the implementation of Shariah throughout the organisation.

### 2. COMPOSITION OF SHARIAH COMMITTEE

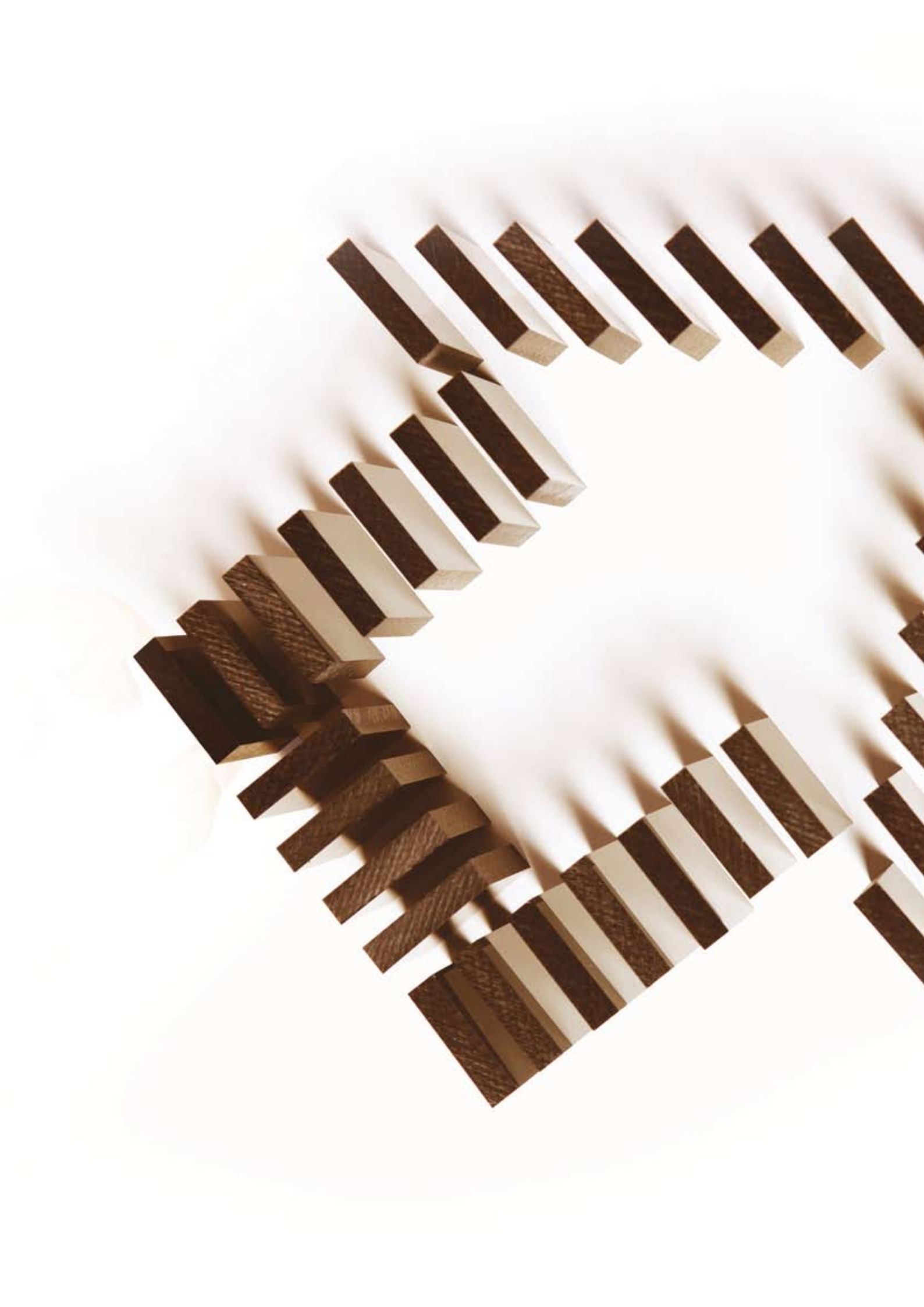
Members of the SC are scholars who have the necessary qualification and knowledge, expertise and experience in the areas of Shariah especially Islamic jurisprudence (usul al-fiqh) and Islamic commercial laws (fiqh al-mu’amalat). The SC consists of five (5) members of diverse backgrounds in terms of qualification, experience and knowledge.


### 3. MEETINGS OF SHARIAH COMMITTEE

For the financial year ended 31 December 2013, seven (7) SC meetings were held during the twelve (12) months period, as follows:

### 4. ATTENDANCE OF SHARIAH COMMITTEE

The details of SC attendance are as follows:





**Dengan  
memajukan  
saluran baru serta  
kecekapan yang  
lebih tinggi,  
kami menawarkan  
lebih banyak  
kemudahan**

---

**In advancing new channels and improved  
efficiencies, we offer greater convenience**

Sepanjang penubuhannya, Bank Simpanan Nasional (BSN) telah melalui pelbagai fasa dan telah mengumpul pelbagai pengalaman berharga untuk terus kekal kukuh di persada industri perbankan di Malaysia. Seiring dengan perubahan dan peredaran zaman, beberapa langkah positif telah dilaksanakan bagi meningkatkan visibiliti dan tahap kesedaran pelanggan-pelanggannya terhadap perkembangan produk-produk, perkhidmatan, aktiviti-aktiviti dan promosi yang sedang dijalankan oleh BSN.

Selain daripada pelaksanaan aktiviti yang menjurus kepada peningkatan visibilitinya, BSN turut melaksanakan aktiviti pemasaran secara agresif sama ada melalui pengiklanan di dalam akhbar-akhbar tempatan, sesi penerangan produk dan promosi di kawasan strategik yang menjadi tumpuan para pelanggan BSN.

Since its establishment, Bank Simpanan Nasional (BSN) has gained a vast store of significant experience and continued to ensure its position at the forefront of Malaysia's banking industry. Along with the change and passage of time, BSN has taken positive measures to increase the visibility and to enhance customer awareness on the Bank's development of products, services, and promotional activities.

Apart from the implementation of activities that leads to its improved visibility, BSN has embarked on aggressive marketing initiatives such as advertising in local newspapers, conducting product information sessions and promotional activities in strategic areas that gain the focus of BSN customers.

# Laporan Aktiviti

## ACTIVITY REPORT

### KEMUDAHAN KAD KREDIT

Sepanjang tahun 2013, BSN telah memperkenalkan beberapa produk baru sebagai tambahan kepada produk sedia ada bagi memastikan produk-produk tersebut kekal relevan, memenuhi keperluan pelanggan dan mampu bersaing di pasaran.

#### KAD KREDIT/-i 1 *TEACHERSCARD*

Kad Kredit/-i 1 *TeachersCard* ditawarkan secara eksklusif bagi menghargai sumbangan komuniti guru yang berkhidmat dengan Kementerian Pelajaran Malaysia (KPM). Kad ini dikeluarkan

### LAUNCH OF CREDIT CARDS

During the year 2013, BSN introduced several new products to supplement its existing credit and debit cards. This is to ensure that its products are relevant, fulfil the needs of its customers and able to compete in the market.

#### 1 *TEACHERSCARD* CREDIT CARD/-i

The 1 *TeachersCard* Credit Card/-i is offered exclusively to the teachers' fraternity employed by the Ministry of Education (MOE) in appreciation of their contribution to the community.

**1** Kad Kredit eksklusif untuk komuniti guru dan warga Kementerian Pelajaran Malaysia.  
*A Credit Card exclusively for the teachers' community and employees of the Ministry of Education.*

**2** Pengerusi BSN, Tan Sri Abu Bakar Abdullah bersama En. Stuart Tomlisan, Pengurus Negara, VISA Malaysia menyempurnakan pelancaran Kad Kredit BSN VISA Platinum.  
*BSN's Chairman, Tan Sri Abu Bakar Abdullah and Mr. Stuart Tomlisan, Country Manager, VISA Malaysia graced the launch of the BSN VISA Platinum Credit Card.*

**3** Perkhidmatan perbankan asas di mana jua anda berada.  
*Basic banking services, wherever you are.*



1

dengan usahasama Yayasan Guru Malaysia Berhad (YGMB) dan telah dilancarkan di Kompleks Belia dan Sukan Paroi, Negeri Sembilan pada 15 Mei 2013. Majlis Pelancaran ini telah disempurnakan oleh Ketua Pengarah Kementerian Pelajaran Malaysia, Tan Sri Abdul Ghafar Mahmud diiringi Pengerusi BSN, Tan Sri Abu Bakar Haji Abdullah dan Ketua Eksekutif BSN, Datuk Adinan Maning.

### **KAD KREDIT/-i VISA PLATINUM**

Sejajar dengan usaha berterusan dalam memenuhi pelbagai keperluan para pelanggan, BSN telah memperkenalkan Kad Kredit/-i BSN VISA *Platinum* pada 28 Ogos 2013. Produk ini yang ditawarkan dalam kedua-dua skim konvensional dan islamik disasarkan kepada segmen pasaran mewah bagi memenuhi gaya hidup para pelanggan yang berbelanja besar.

### **KAD DEBIT/-i VISA *payWave* BSN**

Pada 6 Disember 2013 pula, Kad Debit/-i Visa *payWave* yang pertama di Malaysia telah dilancarkan. Memiliki pelbagai keistimewaan, kad debit ini merupakan satu-satunya kad seumpamanya yang direka bagi memenuhi permintaan pasaran terhadap gaya hidup bebas hutang serta mempromosi cara hidup tanpa tunai. Semasa majlis pelancarannya, Ketua Eksekutif BSN, Datuk Adinan Maning, telah memperkenalkan keistimewaan dan ciri-ciri kad tersebut kepada rakan-rakan niaga dan wakil-wakil dari Visa, PLUSMiles, Touch 'n Go dan BCard.

### **KOLABORASI PRODUK**

Dalam usahanya untuk meningkatkan akses produk dan perkhidmatannya kepada satu spektrum masyarakat yang luas, BSN dari semasa ke semasa bekerjasama dengan pihak luar. Kerjasama sedemikian mempunyai kesan yang positif bukan sahaja kepada prestasi produk keseluruhan tetapi juga kepada keuntungan, inovasi dan juga kepuasan pelanggan.

### **Kerjasama EBB BSN Dengan Felda**

Perkhidmatan Ejen Bank Berdaftar (EBB) BSN yang dilancarkan pada tahun 2012 terus berkembang menyediakan perkhidmatan

This card is issued in collaboration with *Yayasan Guru Malaysia Berhad (YGMB)*; and was launched at the Paroi Youth and Sports Complex, Negeri Sembilan on 15 May 2013. The launch was officiated by the Director General of the MOE, Tan Sri Abdul Ghafar Mahmud, accompanied by BSN's Chairman, Tan Sri Abu Bakar Haji Abdullah and BSN's Chief Executive, Datuk Adinan Maning.

### **VISA PLATINUM CREDIT CARD/-i**

In line with ongoing efforts to meet the needs of different customer segments, BSN introduced its VISA Platinum Credit Card/-i on 28 August 2013. The product, offered in both the conventional and Shariah schemes, is targeted at the higher-end consumer segment to meet lifestyle aspirations of big-spending customers.

### **BSN *payWave* VISA DEBIT/-i CARD**

On 6 December 2013, the BSN *payWave* Visa Debit/-i Card was launched. This debit card, with various special features and *payWave* function, is the first of its kind to be introduced in Malaysia. It is also the only card exclusively designed to meet market demand for a debt-free lifestyle while promoting a cashless way of life. During the launch, BSN's Chief Executive, Datuk Adinan Maning, introduced the special privileges and features of the card to business partners and representatives from Visa, PLUSMiles, Touch 'n Go and BCard.

### **PRODUCT COLLABORATION**

In its effort to enhance access to its products and services to a broad spectrum of society, BSN from time to time in collaborates with external parties. Such cooperation will have a positive impact not only on the performance of the product as a whole but also on profitability, innovation and customer satisfaction.

### **EJEN BANK BERDAFTAR (EBB)**

BSN's *Ejen Bank Berdaftar (EBB)* service that was launched in 2012 continues to expand on the services that can be made at



perbankan terpilih iaitu pengeluaran, deposit, pembayaran bil, pembelian Sijil Simpanan Premium, tambah nilai telefon pra-bayar dan pembayaran tanpa tunai yang boleh dilakukan di mana-mana premis ejen yang berdaftar.

Pada 24 Mac 2013 pula, BSN telah menjalinkan kerjasama dengan Lembaga Kemajuan Tanah Persekutuan (FELDA) dengan menandatangani Memorandum Persefahaman (MOU) untuk memperkenalkan Perkhidmatan Ejen Bank Berdaftar (EBB) BSN di tanah Rancangan FELDA di seluruh negara. Majlis tersebut yang telah berlangsung di Bentong, Pahang disaksikan oleh Pengerusi BSN, Tan Sri Abu Bakar Haji Abdullah dan juga Pengerusi FELDA, Tan Sri Datuk Seri Utama Haji Mohd Isa Bin Dato' Haji Abdul Samad. Hadir sama pada majlis ini adalah Ketua Eksekutif BSN, Datuk Adinan Maning dan Pengarah Besar FELDA, Datuk Faizoull Ahmad.

Melalui perjanjian ini, warga peneroka FELDA boleh melakukan transaksi perbankan asas tanpa perlu pergi ke bank. Perkhidmatan EBB BSN akan beroperasi dengan melantik peneroka FELDA yang memiliki premis perniagaan. Ia juga bakal dilaksanakan di premis perniagaan milik Felda Trading Sdn Bhd yang dikenali sebagai D'Mart.

Diharapkan melalui perkhidmatan ini, ia dapat membantu mempermudah urusan perbankan warga FELDA di samping memberi pendapatan sampingan kepada pemilik premis perniagaan tempatan.

#### **BSN dan CELCOM Memeterai Kerjasama**

BSN telah memeterai kerjasama bersama syarikat telekomunikasi mudah alih, Celcom Axiata Berhad, sebagai rakan saluran untuk perkhidmatan tambah nilai prabayar Celcom melalui rangkaian EBB BSN di seluruh negara pada 1 Ogos 2013.

Kerjasama ini membolehkan para pelanggan Celcom mendapatkan tambah nilai prabayar di semua premis EBB BSN. Perjanjian kerjasama tersebut ditandatangani oleh En. Saiful

any registered agent premises; such as withdrawals, deposits, bill payments, purchase of Premium Savings Certificates (SSPs), pre-paid phone reloads and cashless payments.

On 24 March 2013, BSN in partnership with the Federal Land Development Authority (FELDA), signed a Memorandum of Understanding (MoU) to promote BSN's EBB service in FELDA settlements across the country. The ceremony was held in Bentong, Pahang and was witnessed by BSN's Chairman, Tan Sri Abu Bakar Haji Abdullah, and FELDA's Chairman, Tan Sri Datuk Seri Utama Haji Mohd Isa Bin Dato' Haji Abdul Samad. Also present at the ceremony were BSN's Chief Executive, Datuk Adinan Maning and FELDA's Director General, Datuk Faizoull Ahmad.

Through this agreement, FELDA settlers can now perform basic banking transactions without having to go to the bank. BSN's EBB service will operate by appointing FELDA settlers who own business premises as registered bank agents. It is also to be implemented in the business premises of Felda Trading Sdn Bhd, known as D'Mart. BSN's EBB is also expected to assist settlers who own business premises to generate further income.

#### **BSN and CELCOM Signed Agreement**

BSN entered into an agreement with mobile operator Celcom Axiata Berhad, to be the channel partner for Celcom prepaid services through its nationwide network of BSN's EBB on 1 August 2013.

This partnership enables customers to get Celcom prepaid at BSN's EBB premises. The joint agreement was signed by Mr. Saiful Bahrin Abd Ghaffar, Director of National Sales Distribution of Celcom Axiata Berhad and Mr. Yunos Abd Ghani, BSN's Deputy Chief Executive.



Bahrin Abd Ghaffar, Pengarah Pengedaran Jualan Nasional Celcom Axiata Berhad bersama En. Yunos Abd Ghani, Timbalan Ketua Eksekutif BSN. Manakala saksi rasmi kepada perjanjian tersebut telah ditandatangani oleh Datuk Adinan Maning, Ketua Eksekutif BSN dan Dato' Sri Shazalli Ramly, Ketua Pegawai Eksekutif Celcom Axiata Berhad.

Sebagai menghargai usaha ejen EBB BSN yang komited dan cemerlang, majlis Malam Anugerah EBB 2012 telah dianjurkan pada 8 Jun 2013. Semoga ganjaran yang diberikan dapat menjadi pemangkin semangat serta galakan untuk EBB BSN berusaha dengan lebih gigih di masa-masa akan datang.

### TABUNGAN GENERASI MUDA

BSN sentiasa menggalakkan budaya menabung di kalangan generasi muda terutamanya murid-murid sekolah. Seajar dengan objektif ini Skim Galakan Simpanan Pelajar-Pelajar dan Sekolah-Sekolah (SGSP) telah dilancarkan pada tahun 1982 dengan kerjasama Kementerian Pendidikan Malaysia dan Bahagian Pelajaran MARA. SGSP merupakan satu skim pertandingan simpanan secara tahunan yang terbuka kepada pelajar-pelajar sekolah rendah dan sekolah menengah. Skim yang bertujuan untuk memupuk tabiat menyimpan dan berjimat-cermat ini menyediakan hadiah-hadiah yang menarik kepada individu serta sekolah yang bertanding. Di samping itu, ia juga merupakan salah satu mandat BSN dalam memperkasakan tabiat menabung di kalangan masyarakat Malaysia, khususnya di kalangan generasi muda.

### Majlis Anugerah SGSP

Majlis penyampaian hadiah bagi pemenang-pemenang Skim Galakan Simpanan Pelajar-pelajar (SGSP) pada peringkat kebangsaan untuk tahun 2012 telah diadakan pada 6 Jun 2013. Majlis tersebut telah disempurnakan oleh Dato' Abd Shukor Ibrahim, Timbalan Ketua Setiausaha (Pembangunan), Kementerian Pendidikan Malaysia. Turut hadir di majlis tersebut,

Datuk Adinan Maning, BSN's Chief Executive and Dato' Sri Shazalli Ramly, CEO of Celcom Axiata Berhad signed the agreement as official witnesses.

An EBB Awards Night 2012 was held on 8 June 2013 to recognise the efforts and commitment of the hardworking BSN EBBs who have displayed outstanding service. It is hoped that the rewards given will further motivate and encourage the recognised BSN EBBs to work harder.

### YOUNG GENERATION SAVINGS

BSN continuously encourages the savings culture amongst the younger generation, especially school children. In line with this objective the Bank launched the Students and Schools Savings Incentive Scheme (SGSP) in 1982 in collaboration with the Ministry of Education and the Education Division of MARA. SGSP is an annual savings scheme competition open to primary and secondary school students. The scheme aims to inculcate the savings habit and thriftiness and at the same time provides attractive prizes to competing individuals and schools.

In addition, it also realises one of BSN's mandates to strengthen the savings habit among Malaysians, especially the younger generation.

### SGSP Prize Giving Ceremony

The prize giving ceremony for the winners of the national level SGSP for the year 2012 was held on 6 June 2013. The event was officiated by Dato' Abd Shukor Ibrahim, Deputy Chief Secretary (Development), Ministry of Education Malaysia. Also present were Tan Sri Abu Bakar Haji Abdullah, BSN's Chairman and Datuk Adinan Maning BSN's Chief Executive.



- 1 Perkhidmatan tambah nilai prabayar dipermudahkan melalui EBB BSN di seluruh negara.  
*Prepaid services are made easy at BSN's EBBs nationwide.*
- 2 Menyemai sikap menyimpan dengan hadiah galakan.  
*Providing incentives to inculcate the savings habit.*

Tan Sri Abu Bakar Haji Abdullah, Pengerusi BSN dan Datuk Adinan Maning, Ketua Eksekutif BSN.

Pada tahun ini, pertandingan SGSP peringkat kebangsaan menawarkan hadiah wang tunai berjumlah RM252,000 berbanding RM153,000 dan 70 hadiah yang ditawarkan pada tahun 2012 meliputi dua kategori utama iaitu individu dan sekolah. Di samping itu, SGSP juga menawarkan biasiswa bagi kategori pemenang sekolah rendah.

BSN percaya dengan sokongan berterusan daripada semua pihak terutamanya jabatan pendidikan dan sekolah-sekolah, program-program seumpama ini dapat dijalankan dengan lebih meluas hingga membolehkan ribuan pelajar-pelajar mempelajari konsep-konsep asas kewangan, penyediaan belanjawan harian dan kelebihan menyimpan.

### KEMUDAHAN PERBANKAN

Sejajar dengan visinya untuk menjadi penyedia khidmat kewangan yang komprehensif, BSN sentiasa mengutamakan penyediaan produk dan perkhidmatan yang berkualiti, cekap dan konsisten sejajar dengan kehendak pelanggan-pelanggannya. Dalam memenuhi hasrat ini BSN dari semasa ke semasa membuka cawangan-cawangan baru di lokasi-lokasi yang strategik disamping menyediakan perkhidmatan yang menyenangkan para pelanggannya.

### Cawangan Perbankan Islam BSN Benut

BSN telah merasmikan sebuah cawangan di Benut, Johor pada 27 Julai 2013. Cawangan tersebut merupakan Cawangan Perbankan Islam (CPI) BSN dan merupakan cawangan pertama yang dibuka di daerah Pontian.

Majlis perasmian tersebut telah disempurnakan oleh Timbalan Menteri Kewangan merangkap Ahli Parlimen Pontian, YB Datuk Haji Ahmad Maslan, diiringi Pengerusi BSN, Tan Sri Abu Bakar Abdullah dan Ketua Eksekutif BSN, Datuk Adinan Maning.

Pembukaan cawangan ini juga merupakan sebahagian daripada komitmen BSN untuk memperluaskan dan mempertingkatkan perkhidmatan perbankan untuk komuniti setempat. Pada masa yang sama juga, BSN ingin memberikan fasiliti kewangan bagi memudahkan agensi-agensi Kerajaan dan swasta yang berdekatan melakukan urusan niaga perbankan, sekaligus menjana perkembangan ekonomi kawasan Benut.

### Mesin Deposit Syiling Atas Talian Yang Pertama

Sebagai memenuhi keperluan pelanggan terutamanya generasi muda yang mengamalkan tabiat menyimpan duit syiling, BSN sekali lagi menjadi pelopor dalam penyediaan perkhidmatan perbankan yang mudah untuk keselesaan pelanggannya. Pada Oktober 2013, BSN merupakan bank pertama yang menyediakan mesin deposit syiling atau Coin Deposit Machine (CoDM) secara dalam talian di cawangan-cawangan BSN yang terpilih di seluruh Malaysia. Penggunaan CoDM juga merupakan satu inisiatif Bank

This year, the national level SGSP competition offered cash prizes totalling RM252,000; compared to RM153,000 and 70 prizes in 2012. This covers two main categories: individuals and schools. In addition, SGSP also offers scholarships for winners in the primary school category.

BSN believes that with continuous support from all parties, especially the department of education and schools, such programmes can be carried out more widely and enable thousands more students to learn the basic concepts of finance, daily budgeting and the benefits of saving.

### BANKING SERVICES

In line with its vision to become a provider of comprehensive financial services, BSN has always emphasized the provision of products and services of quality, efficient and consistent in line with the requirements of its customers. In this endeavor BSN from time to time opens new branches in strategic locations and provide convenient services to its customers.



### BSN Benut Islamic Banking Branch

BSN has opened a branch in Benut, Johor on 27 July 2013. This is a BSN Islamic Banking branch and is the first branch opened in the Pontian district.

The opening ceremony was officiated by the Deputy Minister of Finance and Member of Parliament of Pontian, YB Datuk Haji Ahmad Maslan, accompanied by BSN's Chairman, Tan Sri Abu Bakar Haji Abdullah and BSN's Chief Executive, Datuk Adinan Maning.

The opening of this branch reflects BSN's commitment to enhance and expand banking services to the local community. At the same time, BSN is driven to provide financial facilities to enable government and private agencies to conduct banking transactions, thus spurring economic growth in the Benut area.



Negara Malaysia (BNM) untuk memenuhi kehendak pelanggan yang menyimpan atau mendeposit duit syiling mereka tanpa perlu berurusan melalui kaunter di cawangan bank. Antara kelebihan CoDM ialah ianya menggunakan sistem on-line di mana duit syiling yang dideposit akan terus dikreditkan ke dalam akaun pendeposit berkenaan.

### TANGGUNGJAWAB SOSIAL KORPORAT

Sebagai sebuah Bank Komuniti, BSN secara konsisten telah menjalankan pelbagai program-program Tanggungjawab Sosial Korporat (CSR) untuk manfaat organisasi atau badan-badan kebajikan dan masyarakat sepanjang tahun 2013.

#### CSR BSN di Kampung Baru, Pulau Redang

Sajajar dengan matlamat ini, BSN telah menjalankan program CSR BSN di Kampung Baru, Pulau Redang, Terengganu, pada 12 hingga 14 April 2013. Antara aktiviti-aktiviti CSR yang telah dijalankan di pulau tersebut adalah menaik taraf masjid dan balai raya, menaikkan papan tanda amaran, serta memasang aras tanda air di Taman Laut, Pulau Redang.

Di samping itu juga, BSN telah menyampaikan sumbangan kepada dua orang penduduk, iaitu Pn. Mek Binti Ramli dan En. Mohd Zain Mohamad, dengan memperbaiki, mengecat serta membersihkan rumah mereka.



2

- 1 *Perbankan Islam - satu alternatif kepada sistem konvensional.  
Islamic Banking - an alternative to the conventional system.*
- 2 *Menikmati kejayaan bersama komuniti.  
Sharing success with the community.*



### First Online Coin Deposit Machine

In response to its customers' needs, particularly the younger generation who adopt the habit of saving coins, BSN has once again advanced its banking services for the convenience of its customers. BSN in October 2013 is the first bank to provide an on-line Coin Deposit Machine (CoDM) at selected BSN branches in Malaysia. The use of CoDM is a BSN initiative to meet the needs of customers saving or depositing their coins without having to queue at a bank branch counter. CoDM advantage is that it uses an online system whereby coins deposited are instantly credited to the specified depositor's account.

### CORPORATE SOCIAL RESPONSIBILITY

As a Community Bank, BSN has consistently carried out various programs of Corporate Social Responsibility (CSR) for the benefit of organizations or charities including the public throughout the year 2013.

#### BSN's CSR in Kampung Baru, Pulau Redang

In line with this goal, BSN carried out a CSR programme in Kampung Baru, Pulau Redang, Terengganu, from 12 to 14 April 2013. Among the CSR activities were upgrading works for the mosque and community hall, placement of warning signs, and installation of water level markers at Taman Laut, Pulau Redang.

In addition, BSN also assisted two residents in Kampung Baru, namely Pn. Mek Binti Ramli and En. Mohd Zain Mohamad, to repair, paint and clean their homes.

BSN also contributed supplies in the form of school bags to 30 students from Sekolah Kebangsaan Pulau Redang.

BSN's Chairman, Tan Sri Abu Bakar Haji Abdullah, BSN's Chief Executive, Datuk Adinan Maning and BSN's Deputy Chief Executive, Mr. Yunos Abd Ghani also participated in this programme.

#### BSN 2013 Fishing Fiesta

BSN encourages beneficial hobbies among its customers. In line with this, BSN collaborated with Berita Harian and

Pada program yang sama, BSN turut menyampaikan barangan kelengkapan berupa beg sekolah kepada 30 orang pelajar dari Sekolah Kebangsaan Pulau Redang.

Turut serta dalam program ini ialah Pengerusi BSN, Tan Sri Abu Bakar Haji Abdullah, Ketua Eksekutif BSN, Datuk Adinan Maning dan Timbalan Ketua Eksekutif, En. Yunos Abd Ghani.

### Fiesta Pancing BSN 2013

BSN juga turut mengalakkan hobi yang bermanfaat kepada para pelanggan-pelanggannya. Sejar dengan usaha ini, BSN telah bekerjasama dengan akhbar Berita Harian dan Perbadanan Putrajaya untuk menjayakan Fiesta Pancing BSN 2013. Fiesta pancing yang berlangsung pada 3 Mac 2013 ini telah menawarkan hadiah wang tunai berjumlah RM58,500 berserta sebuah motosikal dan bot gentian kaca kepada orang ramai sebagai hadiah utama bagi acara cabutan bertuah.

Manakala, juara bagi pertandingan memancing ini telah membawa pulang hadiah wang tunai berjumlah RM25,000 berserta hadiah iringan, diikuti tempat kedua RM10,000; ketiga RM5,000 dan tempat keempat RM1,000. Tempat kelima hingga ke-10 RM300; tempat ke-11 hingga ke-35 RM200; tempat ke-36 hingga ke-45 RM150; dan tempat ke-46 hingga ke-55 RM100.

### BSN Putrajaya Night Marathon

Pada 19 Oktober 2013, BSN telah menganjurkan BSN Putrajaya Night Marathon (BSN PNM). Acara ini merupakan satu acara larian marathon yang melibatkan 12,000 penyertaan daripada peminat-peminat marathon di seluruh dunia. BSN percaya bahawa acara ini adalah satu platform yang baik untuk mengeratkan lagi hubungan di antara pihak syarikat bersama masyarakat setempat yang berbilang kaum, umur, latar belakang dan sebagainya.

Melalui BSN PNM bank ini juga, ianya dapat membantu pertumbuhan-pertumbuhan bukan kerajaan melalui penganjuran acara Larian Korporat 10 km. Yuran penyertaan dan sumbangan

Putrajaya Corporation to host the BSN 2013 Fishing Fiesta. The Fishing Fiesta which was held on 3 March 2013 offered a total cash prize of RM58,500 as well as a motorcycle and fiberglass boat to the public as the grand prize draw.

The champion took home a cash prize of RM25,000 and accompanying prizes, while the second prize was RM10,000; third RM5,000 and fourth RM1,000. Fifth to 10th place winners received RM300 each; the 11th to the 35th RM200 each; the 36th to the 45th RM150 each; and the 46th to 55th RM100 each.

### BSN Putrajaya Night Marathon

On 19 October 2013, BSN organised the BSN Putrajaya Night Marathon (BSN PNM). This is a marathon event involving 12,000 participating marathon fans from all over the world. BSN became the title sponsor of PNM because it is an ideal platform to foster better relationships between the Bank and the community composed of all races, ages and backgrounds.



1 Satu lagi inisiatif kearah masyarakat yang sihat. Another initiative towards a healthy society.



1



daripada badan-badan Korporat yang menyertai Larian Korporat ini akan disalurkan kepada pertubuhan-pertubuhan bukan kerajaan yang kemudiannya akan disalurkan kepada mereka yang memerlukan.

Hasilnya, BSN PNM 2013 telah berjaya mengumpul dana sebanyak RM100,000 dan telah disumbangkan kepada penerima rasmi tahun tersebut, iaitu Yayasan Insititut Jantung Negara bagi membantu pesakit jantung yang tidak mampu membiayai kos perubatan mereka.

#### LAIN-LAIN

##### Mesyuarat WSBI Asia Pasifik

Pada tahun ini juga BSN telah menjadi tuan rumah kepada *World Savings Bank Institute (WSBI) Asia Pacific Group Meeting*. Mesyuarat dua hari itu yang telah bermula pada 30 Mei 2013 di Cyberjaya, Selangor dihadiri oleh wakil dari bank-bank simpanan di rantau Asia Pasifik yang menganggotai WSBI. Mesyuarat tersebut telah membincangkan kesan peraturan dan inisiatif pengawasan G20 terhadap persekitaran perbankan; pengalaman inovatif untuk mengalakkan rangkuman kewangan; dan Perbankan Ejen Bank Berdaftar dan inisiatif dasar rangkuman kewangan Bank Negara Malaysia.

#### ANUGERAH

Sepanjang tahun 2013, hasil usaha dan kesungguhan pihak BSN dalam menyediakan perkhidmatan yang inovatif dalam dunia perbankan telah mendapat pengiktirafan dengan penganugerahan beberapa anugerah.

Through BSN PNM, the bank also helps non-governmental organisations via the 10 km Corporate Run. Entry fees and donations from corporate bodies that participate in the Corporate Run are extended to non-governmental organisations which will then further extend it to the needy.

As a result, BSN PNM 2013 managed to raise a total of RM100,000 which has been donated to the official recipient of the year, the National Heart Institute Foundation, to help heart patients who are unable to afford the cost of their medical care.

#### OTHERS

##### WSBI Asia Pacific Group Meeting

During the year, BSN also hosted the World Savings Banks Institute (WSBI) Asia Pacific Group Meeting. The two-day meeting, which began on 30 May 2013 in Cyberjaya, Selangor was attended by representatives of savings banks in the Asia Pacific region who are members of WSBI. Among others, the meeting discussed the regulation and supervision of the G20 initiative on the banking environment; innovative experiences for promoting financial inclusion; *Ejen Bank Berdaftar (EBB)* and financial inclusion policy initiatives of Bank Negara Malaysia.

#### Awards

Throughout 2013, BSN's efforts and determination towards providing innovative services in the banking world were recognised with the achievement of several awards.

## Laporan Aktiviti ACTIVITY REPORT

Di antaranya ialah anugerah The Brand Laureate – SMEs Best Brands Award '12 di bawah kategori 'The Most Preferred Brand in Payment Solutions – Debit Card' untuk Kad Debit BSN Matrix.

Perkhidmatan Ejen Bank Berdaftar telah diberikan anugerah *The Best GreenTech Practice*. Anugerah ini mendapat pengesahan Kementerian Tenaga, Teknologi Hijau dan Air (KeTTHA).

Selain itu, pada majlis *CRM & Contact Centre Industry Award Nite 2013* yang ke-14, Pusat Panggilan Khidmat Pelanggan BSN juga diisytiharkan sebagai *Best In-house Outbound Contact Centre* di Malaysia.

The awards included The Brand Laureate – SMEs Best Brands Award '12 in the category of 'The Most Preferred Brand in Payment Solutions – Debit Card' for BSN's Matrix Debit Card.

The Best GreenTech Practice Award was given for its *Ejen Bank Berdaftar (EBB)* service. The Malaysia GreenTech Awards is endorsed by the Ministry of Energy, Green Technology and Water (KeTTHA).

Beyond this, BSN's Customer Service Call Center was also declared the Best In-house Outbound Contact Centre in Malaysia at the 14th CRM & Contact Centre Industry Award Nite 2013.



# PENYATA KEWANGAN

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**LAPORAN KETUA AUDIT NEGARA  
MENGENAI PENYATA KEWANGAN  
BANK SIMPANAN NASIONAL  
BAGI TAHUN BERAKHIR 31 DISEMBER 2013**

**Laporan Mengenai Penyata Kewangan**

Penyata Kewangan Bank Simpanan Nasional telah diaudit oleh wakil saya yang merangkumi Penyata Kedudukan Kewangan Kumpulan dan Bank pada 31 Disember 2013 dan Penyata Untung atau Rugi dan Pendapatan Komprehensif Lain, Penyata Perubahan Ekuiti dan Penyata Aliran Tunai Kumpulan dan Bank Simpanan Nasional bagi tahun berakhir pada tarikh tersebut, ringkasan dasar perakaunan utama dan nota penjelasan yang lain.

*Tanggungjawab Lembaga Pengarah Terhadap Penyata Kewangan*

Lembaga Pengarah Bank Simpanan Nasional bertanggungjawab terhadap penyediaan dan persembahan penyata kewangan yang saksama selaras dengan Piawaian Pelaporan Kewangan Malaysia, Piawaian Pelaporan Kewangan Antarabangsa serta modifikasi menurut garis panduan yang dikeluarkan oleh Bank Negara Malaysia, Arahan Perbendaharaan, peraturan Syariah di mana yang berkenaan dan kehendak Akta Bank Simpanan Nasional 1974, Akta Institusi Kewangan Pembangunan 2002, Akta Takaful 1984 (ditarik balik pada 30 Jun 2013) dan Akta Perkhidmatan Kewangan Islam 2013 (berkuatkuasa 30 Jun 2013) di Malaysia. Lembaga Pengarah juga bertanggungjawab terhadap kawalan dalaman yang dianggap perlu oleh Lembaga Pengarah bagi membolehkan penyediaan penyata kewangan yang bebas daripada salah nyata yang ketara sama ada disebabkan oleh fraud atau kesilapan.

*Tanggungjawab Juruaudit*

Tanggungjawab saya adalah memberi pendapat terhadap penyata kewangan tersebut berdasarkan pengauditan yang dijalankan. Pengauditan telah dilaksanakan mengikut Akta Audit 1957 dan piawaian pengauditan yang diluluskan di Malaysia. Piawaian tersebut menghendaki saya mematuhi keperluan etika serta merancang dan melaksanakan pengauditan untuk memperoleh jaminan yang munasabah sama ada penyata kewangan yang disatukan tersebut bebas daripada salah nyata yang ketara.

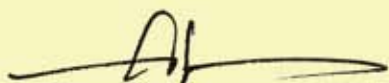
Pengauditan meliputi pelaksanaan prosedur untuk memperoleh bukti audit mengenai amaun dan pendedahan dalam penyata kewangan. Prosedur yang dipilih bergantung kepada pertimbangan juruaudit, termasuk penilaian risiko salah nyata yang ketara pada penyata kewangan sama ada disebabkan oleh fraud atau kesilapan. Dalam membuat penilaian risiko tersebut, juruaudit mempertimbangkan kawalan dalaman yang bersesuaian dengan entiti dalam penyediaan dan persembahan penyata kewangan yang memberi gambaran yang benar dan saksama bagi tujuan merangka prosedur pengauditan yang bersesuaian tetapi bukan untuk menyatakan pendapat mengenai keberkesanan kawalan dalaman entiti tersebut. Pengauditan juga termasuk menilai kesesuaian polisi perakaunan yang diguna pakai dan kemunasabahan anggaran perakaunan yang dibuat oleh Lembaga Pengarah serta menilai persembahan secara keseluruhan penyata kewangan yang disatukan.

Saya percaya bahawa bukti audit yang saya peroleh adalah mencukupi dan bersesuaian untuk dijadikan asas bagi pendapat audit saya.

#### *Pendapat*

Pada pendapat saya, penyata kewangan ini memberikan gambaran yang benar dan saksama mengenai kedudukan kewangan Kumpulan dan Bank Simpanan Nasional pada 31 Disember 2013 dan prestasi kewangan serta aliran tunai bagi tahun berakhir pada tarikh tersebut selaras dengan Piawaian Pelaporan Kewangan Malaysia, Piawaian Pelaporan Kewangan Antarabangsa serta modifikasi menurut garis panduan yang dikeluarkan oleh Bank Negara Malaysia, Arahan Perbendaharaan, peraturan Syariah di mana yang berkenaan dan kehendak Akta Bank Simpanan Nasional 1974, Akta Institusi Kewangan Pembangunan 2002, Akta Takaful 1984 (ditarik balik pada 30 Jun 2013) dan Akta Perkhidmatan Kewangan Islam 2013 (berkuatkuasa 30 Jun 2013) di Malaysia.

Saya telah mempertimbangkan penyata kewangan dan laporan juruaudit bagi semua syarikat subsidiari yang tidak diaudit oleh saya seperti yang dinyatakan dalam nota kepada penyata kewangan disatukan. Saya berpuas hati bahawa penyata kewangan syarikat subsidiari telah disatukan dengan penyata kewangan Bank Simpanan Nasional dalam bentuk dan kandungan yang sesuai dan wajar bagi tujuan penyediaan penyata kewangan disatukan. Saya juga telah menerima maklumat dan penjelasan yang memuaskan sebagaimana yang dikehendaki bagi tujuan tersebut. Laporan juruaudit mengenai penyata kewangan syarikat subsidiari berkenaan tidak mengandungi sebarang pemerhatian yang boleh menjejaskan penyata kewangan yang disatukan.



**(TAN SRI DATU' SETIA HAJI AMBRIN BIN BUANG)**

**KETUA AUDIT NEGARA  
MALAYSIA**

PUTRAJAYA  
15 APRIL 2014



## PENYATA PENERUSI DAN SEORANG AHLI LEMBAGA PENGARAH

Kami, **TAN SRI ABU BAKAR BIN HAJI ABDULLAH** dan **DATUK ADINAN BIN MANING** yang merupakan Pengerusi dan salah seorang Ahli Lembaga Pengarah Bank Simpanan Nasional dengan ini menyatakan bahawa, pada pendapat Lembaga Pengarah, Penyata Kewangan yang mengandungi Penyata Kedudukan Kewangan, Penyata Untung atau Rugi dan Pendapatan Komprehensif Lain, Penyata Perubahan Ekuiti dan Penyata Aliran Tunai yang berikut ini berserta dengan nota-nota kepada Penyata Kewangan di dalamnya, adalah disediakan untuk menunjukkan pandangan yang benar dan saksama berkenaan kedudukan Bank Simpanan Nasional dan Kumpulan pada 31 Disember 2013 dan hasil kendaliannya serta perubahan kedudukan kewangannya bagi tahun berakhir pada tarikh tersebut.

Bagi pihak Lembaga,



**TAN SRI ABU BAKAR BIN HAJI ABDULLAH**  
PENERUSI

Tarikh: 01 APR 2014

Tempat: Kuala Lumpur



**DATUK ADINAN BIN MANING**  
AHLI LEMBAGA PENGARAH

Tarikh: 01 APR 2014

Tempat: Kuala Lumpur





## BANK SIMPANAN NASIONAL

Ditubuhkan di bawah Akta Bank Simpanan Nasional 1974

### LAPORAN PENGARAH BAGI TAHUN BERAKHIR 31 DISEMBER 2013

Para Pengarah dengan sukacitanya membentangkan laporan mereka berserta penyata kewangan Kumpulan dan Bank bagi tahun kewangan berakhir 31 Disember 2013.

#### AKTIVITI UTAMA

Aktiviti utama Bank adalah menjalankan fungsi sebagai sebuah bank simpanan iaitu menerima deposit dan memberi pinjaman, pendahuluan dan pembiayaan kepada pelanggan termasuk operasi perbankan Islam.

Aktiviti utama subsidiari adalah dinyatakan di Nota 8 kepada penyata kewangan ini.

Tiada sebarang perubahan ketara di dalam aktiviti utama Bank dan syarikat subsidiari sepanjang tahun kewangan.

#### KEPUTUSAN KEWANGAN

	KUMPULAN RM'000	BANK RM'000
Keuntungan sebelum belanja cukai dan zakat	506,840	458,541
Belanja cukai dan zakat	(95,695)	(82,849)
Keuntungan bersih tahun semasa	<u>411,145</u>	<u>375,692</u>

Pada pendapat para Pengarah, keputusan operasi Kumpulan dan Bank sepanjang tahun kewangan tidak terjejas dengan ketara oleh sebarang perkara, urusan atau peristiwa yang bersifat material dan luar biasa.

#### RIZAB, PERUNTUKAN DAN ELAUN

Tiada pemindahan penting kepada atau daripada rizab atau peruntukan atau elaun sepanjang tahun kewangan kecuali seperti yang didedahkan dalam penyata kewangan.

#### DIVIDEN

Tiada dividen yang dibayar sepanjang tahun kewangan dan para Pengarah tidak mencadangkan sebarang pembayaran dividen bagi tahun kewangan di bawah tinjauan.

#### PARA PENGARAH

Para Pengarah yang berkhidmat sejak tarikh laporan terakhir ialah:

Tuan Hj. Ghazali Bin Awang  
Datuk Adinan Bin Maning  
Alex Foong Soo Hah  
Md. Tajuddin Bin Md. Isa  
Datuk Azizan Bin Abdul Rahman  
Tan Sri Abu Bakar Bin Haji Abdullah (dilantik pada 1 Mac 2013)  
Puan Siti Zauyah Binti Mohd Desa (dilantik pada 2 April 2013)  
Datuk Nozirah Binti Bahari (berkhidmat sehingga 2 April 2013)  
Dato' Ng Kam Cheung (berkhidmat sehingga 14 November 2013)  
Dato' V. Danapalan (berkhidmat sehingga 14 November 2013)

Kesemua ahli Lembaga adalah Pengarah Bukan Eksekutif kecuali Datuk Adinan Bin Maning. Kesemua ahli Lembaga adalah dilantik oleh Kementerian Kewangan Malaysia.

## **BANK SIMPANAN NASIONAL**

**Ditubuhkan di bawah Akta Bank Simpanan Nasional 1974**

### **LAPORAN PENGARAH BAGI TAHUN BERAKHIR 31 DISEMBER 2013 (Sambungan)**

#### **MANFAAT PARA PENGARAH**

Sejak akhir tahun kewangan terdahulu, tiada antara Pengarah Bank telah menerima atau layak menerima sebarang imbuhan (selain daripada imbuhan yang termasuk dalam amaun agregat emolumen yang telah diterima atau patut dan belum diterima oleh para Pengarah atau gaji tetap kakitangan sepenuh masa Bank seperti yang dinyatakan dalam Nota 26 dalam penyata kewangan) disebabkan kontrak yang dibuat oleh Bank atau syarikat berkaitan dengan mana-mana Pengarah atau dengan firma di mana para Pengarah adalah ahlinya, atau dengan syarikat di mana para Pengarah mempunyai kepentingan kewangan yang ketara.

Sepanjang tempoh dan pada akhir tahun kewangan tiada sebarang aturan yang mengatakan Bank merupakan pihak yang mana Pengarahnya mungkin memperoleh manfaat menerusi perolehan saham atau debentur Bank atau mana-mana badan korporat yang lain.

#### **LAIN-LAIN MAKLUMAT BERKANUN**

Sebelum penyata kedudukan kewangan dan penyata untung atau rugi dan pendapatan komprehensif lain Kumpulan dan Bank disediakan, para Pengarah telah mengambil langkah yang munasabah:

- i) untuk memastikan bahawa tindakan yang sewajarnya telah diambil untuk menghapus kira hutang dan pembiayaan lapuk dan membuat peruntukan bagi hutang dan pembiayaan ragu dan mereka berpuas hati bahawa semua hutang dan pembiayaan lapuk yang diketahui telah dihapus kira dan peruntukan yang secukupnya telah dibuat untuk hutang dan pembiayaan ragu; dan
- ii) untuk memastikan aset-aset semasa yang mana nilai bukunya, mungkin tidak dapat direalisasikan dalam rekod perakaunan dalam urus niaga biasa perniagaan, telah diturun nilai kepada jumlah yang dijangka boleh direalisasikan.

Pada tarikh laporan ini, para Pengarah tidak menjangkakan apa-apa keadaan yang boleh menyebabkan:

- i) jumlah yang dihapus kira untuk hutang dan pembiayaan lapuk atau peruntukan bagi hutang dan pembiayaan ragu dalam penyata kewangan Kumpulan dan Bank adalah sangat tidak mencukupi; atau
- ii) nilai aset-aset semasa dalam penyata kewangan Kumpulan dan Bank mengelirukan; atau
- iii) tidak diambil kira di dalam laporan ini atau penyata kewangan yang boleh menyebabkan sebarang jumlah yang dinyatakan di dalam penyata kewangan Kumpulan dan Bank yang mengelirukan; atau
- iv) yang telah timbul yang menyebabkan pematuhan kepada kaedah penilaian aset atau liabiliti Kumpulan dan Bank mengelirukan atau tidak bersesuaian.

Pada tarikh laporan ini, tidak wujud:

- i) sebarang cagaran ke atas aset-aset Kumpulan dan Bank untuk menjamin liabiliti pihak lain selepas berakhirnya tahun kewangan;
- ii) sebarang liabiliti luar jangka bagi Kumpulan dan Bank selepas berakhirnya tahun kewangan.

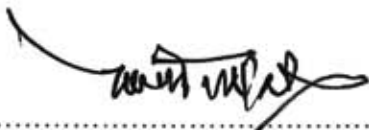
Tiada liabiliti luar jangka atau liabiliti lain daripada Kumpulan dan Bank yang boleh dikuatkuasakan atau mungkin boleh dikuatkuasakan dalam tempoh dua belas bulan selepas berakhirnya tahun kewangan yang pada pendapat para Pengarah, akan atau boleh menjejaskan dengan ketara keupayaan Kumpulan dan Bank untuk memenuhi obligasi mereka apabila tiba masanya.

**BANK SIMPANAN NASIONAL**  
**Ditubuhkan di bawah Akta Bank Simpanan Nasional 1974**

**LAPORAN PENGARAH BAGI TAHUN BERAKHIR 31 DISEMBER 2013 (Sambungan)**

Pada pendapat para Pengarah, selain daripada yang didedahkan dalam penyata kewangan, prestasi kewangan Kumpulan dan Bank bagi tahun kewangan berakhir 31 Disember 2013 tidak terjejas secara ketara oleh sebarang perkara, urusan niaga atau peristiwa penting dan luar biasa dan tiada sebarang perkara, urusan niaga atau peristiwa penting dan luar biasa berlaku dalam tempoh antara akhir tahun kewangan dan tarikh laporan ini selain daripada perkara yang dinyatakan seperti di nota 38 kepada penyata kewangan.

Ditandatangani bagi pihak Lembaga Pengarah mengikut resolusi para Pengarah.



.....  
**Tan Sri Abu Bakar Bin Haji Abdullah**  
**Pengerusi**



.....  
**Datuk Adinan Bin Maning**  
**Pengarah**

**Tarikh:** 01 APR 2014

## LAPORAN JAWATANKUASA SYARIAH

Dengan nama Allah yang Maha Pemurah lagi Maha Penyayang

Sebagai mematuhi surat perlantikan, kami dikehendaki mengemukakan laporan berikut:

Kami telah membuat semakan ke atas prinsip dan kontrak-kontrak berkaitan transaksi-transaksi dan pemakaian produk-produk Syariah yang diperkenalkan oleh Bank Simpanan Nasional dalam tempoh berakhir 31/12/2013. Kami juga telah membuat penilaian bagi merumus pendapat sama ada Bank Simpanan Nasional telah mematuhi prinsip-prinsip dan peraturan-peraturan Syariah yang dikeluarkan oleh Majlis Penasihat Syariah Bank Negara Malaysia dan juga keputusan Syariah yang dibuat oleh pihak kami.

Pengurusan Bank Simpanan Nasional bertanggungjawab memastikan Bank menjalankan urusanniaga berkaitan produk-produk patuh Syariah selaras dengan prinsip-prinsip Syariah. Adalah tanggungjawab kami untuk merumus pendapat secara bebas, berdasarkan semakan kami ke atas operasi produk-produk patuh Syariah Bank Simpanan Nasional, dan untuk mengemukakan laporan ini.

Kami telah menyemak kerja-kerja yang dilakukan oleh Bahagian Penilaian Pematuhan dan Audit Syariah termasuk semakan ke atas setiap transaksi, dokumentasi serta prosedur yang digunakan oleh Bank Simpanan Nasional.

Pendapat kami dirumus berdasarkan semakan kami dan maklumat yang dibentangkan kepada Jawatankuasa termasuk penilaian berdasarkan ujian ke atas setiap jenis transaksi, dokumen-dokumen yang berkaitan dan prosedur-prosedur yang digunakan oleh Bank Simpanan Nasional tidak melanggar prinsip-prinsip Syariah.

Bersandarkan kepada perkara di atas, kami berpendapat bahawa:

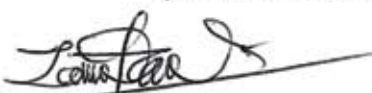
1. kontrak, transaksi dan urusanniaga yang digunakan oleh Bank Simpanan Nasional pada tahun berakhir 31/12/2013 yang telah kami semak, mematuhi prinsip-prinsip Syariah;
2. pengagihan keuntungan dan caj kerugian berkenaan akaun pelaburan mematuhi asas-asas yang telah diluluskan oleh kami berdasarkan prinsip-prinsip Syariah;
3. semua pendapatan daripada sumber-sumber yang tidak dibenarkan oleh prinsip-prinsip Syariah telah disalurkan bagi tujuan kebajikan; dan
4. Bank telah memenuhi tanggungjawabnya di dalam pembayaran zakat perniagaan melalui Pusat Zakat Negeri dan pengiraan zakat adalah berdasarkan kepada kaedah modal berkembang. Sepanjang tahun Bank telah mengagihkan peruntukan zakat kepada pelbagai asnaf yang diluluskan oleh Jawatankuasa Syariah dan Jawatankuasa Pengurusan Zakat.

Kami, ahli-ahli Jawatankuasa Syariah Bank Simpanan Nasional, dengan ini mengesahkan bahawa operasi produk-produk patuh Syariah Bank Simpanan Nasional untuk tahun berakhir 31/12/2013 telah dijalankan mengikut prinsip-prinsip Syariah.

Pengerusi Jawatankuasa Syariah:

  
(Dr. Mohd Fuad Md Sawari)

Ahli-ahli Jawatankuasa Syariah:

  
(Dr. Zainudin Ismail)

  
(En. Md. Taudyir Md. Isa)

  
(Dr. Ahmad Zaki Salleh)

  
(Dr. Fauziah Mohd Noor)

# Penyata Kedudukan Kewangan

pada 31 Disember 2013

NOTA	31.12.2013 RM'000	KUMPULAN		31.12.2013 RM'000	BANK		
		31.12.2012 RM'000 (Dinyatakan semula)	1.1.2012 RM'000 (Dinyatakan semula)		31.12.2012 RM'000 (Dinyatakan semula)	1.1.2012 RM'000 (Dinyatakan semula)	
<b>ASET</b>							
Tunai dan dana jangka pendek	3	2,401,976	1,427,777	1,707,218	2,318,044	1,338,927	1,656,199
Pelaburan sekuriti	4	10,093,871	9,374,844	8,406,341	9,960,906	9,283,551	8,321,995
Pinjaman, pendahuluan dan pembiayaan	5	16,872,280	13,881,562	11,552,731	16,872,280	13,881,562	11,552,731
Aset-aset lain	7	410,951	306,286	291,821	367,270	254,931	224,117
Pelaburan dalam subsidiari	8	–	–	–	53,000	53,000	53,000
Pelaburan dalam syarikat bersekutu	9	70,683	64,002	31,806	29,632	29,632	609
Hartanah, loji dan kelengkapan	10	462,934	390,564	326,708	445,967	377,050	315,246
Pelaburan hartanah	11	20,928	21,654	22,379	20,928	21,654	22,379
Bayaran pajakan prabayar	12	81,578	82,758	83,846	80,635	81,793	82,859
Cukai boleh dituntut	19	65,158	13,044	–	63,426	15,832	–
Aset cukai tertunda	20	33,536	33,860	31,020	22,157	24,330	24,274
Aset dana takaful am dan takaful keluarga	37	1,174,568	866,017	602,678	–	–	–
<b>Jumlah aset</b>		<b>31,688,463</b>	<b>26,462,368</b>	<b>23,056,548</b>	<b>30,234,245</b>	<b>25,362,262</b>	<b>22,253,409</b>
<b>LIABILITI DAN EKUITI</b>							
Deposit daripada pelanggan	13	24,805,414	21,226,557	18,566,723	24,809,287	21,230,313	18,575,107
Deposit dan penempatan oleh bank dan institusi kewangan lain	14	1,743,606	965,409	1,009,608	1,743,606	965,409	1,009,608
Pendapatan tertunda	15	366,478	384,164	297,192	366,478	384,164	297,192
Obligasi manfaat pesaraan	16	67,696	52,033	47,667	67,696	52,033	47,667
Pinjaman daripada institusi	17	24,187	23,671	16,774	24,187	23,671	16,774
Liabiliti-liabiliti lain	18	929,810	728,568	714,976	821,973	630,947	623,683
Peruntukan untuk cukai dan zakat	19	5,707	5,010	10,689	5,707	5,010	8,123
Liabiliti dana takaful am dan keluarga	37	99,967	97,329	107,579	–	–	–
Liabiliti dana pemegang polisi takaful am dan keluarga	37	1,074,601	768,688	495,099	–	–	–
<b>Jumlah liabiliti</b>		<b>29,117,466</b>	<b>24,251,429</b>	<b>21,266,307</b>	<b>27,838,934</b>	<b>23,291,547</b>	<b>20,578,154</b>
Jumlah rizab		2,470,486	2,130,408	1,724,739	2,395,311	2,070,715	1,675,255
Kepentingan bukan kawalan		100,511	80,531	65,502	–	–	–
<b>Jumlah liabiliti dan ekuiti</b>		<b>31,688,463</b>	<b>26,462,368</b>	<b>23,056,548</b>	<b>30,234,245</b>	<b>25,362,262</b>	<b>22,253,409</b>
<b>KOMITMEN DAN LIABILITI LUAR JANGKA</b>							
	32	1,393,185	1,196,059	408,263	1,393,185	1,196,059	408,263

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan

# Penyata Untung atau Rugi dan Pendapatan Komprehensif Lain

bagi tahun berakhir 31 Disember 2013

	NOTA	KUMPULAN		BANK	
		2013 RM'000	2012 RM'000 (Dinyatakan semula)	2013 RM'000	2012 RM'000 (Dinyatakan semula)
Hasil	21	<b>2,216,070</b>	1,974,016	<b>1,841,217</b>	1,635,058
Pendapatan faedah	22	<b>756,590</b>	699,870	<b>750,537</b>	695,057
Perbelanjaan faedah	23	<b>(320,319)</b>	(245,833)	<b>(320,777)</b>	(246,576)
Pendapatan faedah bersih		<b>436,271</b>	454,037	<b>429,760</b>	448,481
Pendapatan fi dan komisen	24	<b>419,773</b>	418,930	<b>110,154</b>	141,655
Pendapatan bersih daripada operasi perbankan Islam	36	<b>669,299</b>	496,963	<b>669,299</b>	496,963
Pendapatan operasi lain	25	<b>107,077</b>	99,183	<b>47,896</b>	42,763
Jumlah pendapatan bersih		<b>1,632,420</b>	1,469,113	<b>1,257,109</b>	1,129,862
Perbelanjaan kakitangan	26	<b>(525,696)</b>	(448,555)	<b>(465,158)</b>	(403,098)
Overhed lain	27	<b>(552,023)</b>	(509,413)	<b>(278,868)</b>	(247,943)
Keuntungan operasi sebelum elaun kejejasan		<b>554,701</b>	511,145	<b>513,083</b>	478,821
Elaun kejejasan pinjaman, pendahuluan dan pembiayaan	28	<b>(56,000)</b>	(796)	<b>(56,000)</b>	(796)
Masukkira semula elaun kejejasan aset lain	29	<b>1,458</b>	29,023	<b>1,458</b>	29,023
Keuntungan operasi selepas elaun kejejasan		<b>500,159</b>	539,372	<b>458,541</b>	507,048
Bahagian keuntungan selepas cukai bagi syarikat bersekutu		<b>6,681</b>	3,173	–	–
Keuntungan sebelum cukai dan zakat		<b>506,840</b>	542,545	<b>458,541</b>	507,048
Zakat		<b>(5,844)</b>	(5,038)	<b>(5,000)</b>	(4,600)
Perbelanjaan cukai	30	<b>(89,851)</b>	(113,519)	<b>(77,849)</b>	(103,698)
Keuntungan bersih tahun semasa		<b>411,145</b>	423,988	<b>375,692</b>	398,750
Pendapatan komprehensif yang lain selepas cukai :					
Item yang tidak akan diklasifikasi semula ke untung atau rugi :					
Pengukuran semula obligasi manfaat tertakrif	16	<b>(13,334)</b>	–	<b>(13,334)</b>	–
Item yang berkemungkinan akan diklasifikasi semula ke untung atau rugi :					
Nilai saksama sekuriti tersedia untuk jualan		<b>(37,753)</b>	(3,290)	<b>(37,762)</b>	(3,290)
Jumlah pendapatan komprehensif yang lain bagi tahun semasa		<b>(51,087)</b>	(3,290)	<b>(51,096)</b>	(3,290)
Jumlah pendapatan komprehensif bagi tahun semasa		<b>360,058</b>	420,698	<b>324,596</b>	395,460
Keuntungan boleh diagihkan kepada :					
Pemegang Ekuiti Bank		<b>391,165</b>	408,959	<b>375,692</b>	398,750
Kepentingan bukan kawalan		<b>19,980</b>	15,029	–	–
Untung bersih tahun semasa		<b>411,145</b>	423,988	<b>375,692</b>	398,750
Jumlah pendapatan komprehensif boleh diagihkan kepada :					
Pemegang Ekuiti Bank		<b>340,078</b>	405,669	<b>324,596</b>	395,460
Kepentingan bukan kawalan		<b>19,980</b>	15,029	–	–
Jumlah pendapatan komprehensif tahun semasa		<b>360,058</b>	420,698	<b>324,596</b>	395,460

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan

# Penyata Perubahan Ekuiti Disatukan

bagi tahun berakhir 31 Disember 2013

	Milik pemegang ekuiti Bank									
	Tidak boleh diagih					Boleh diagih				
	Rizab Am	Rizab Modal*	Rizab Nilai Saksama	Rizab Pematuhan**	Penyamaan Rizab Keuntungan	Keuntungan Tertahan	Jumlah Rizab	Kepentingan Bukan Kawalan	Jumlah Ekuiti	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>KUMPULAN</b>										
<b>Pada 1 Januari 2012, seperti dilaporkan sebelumnya</b>	100,000	617,944	(764)	-	42,849	1,005,765	1,765,794	81,197	1,846,991	
Pelarasan tahun terdahulu	-	-	-	-	-	(41,055)	(41,055)	(15,695)	(56,750)	
<b>Pada 1 Januari 2012, dinyatakan semula</b>	100,000	617,944	(764)	-	42,849	964,710	1,724,739	65,502	1,790,241	
<b>Jumlah pendapatan komprehensif tahun semasa</b>	-	-	-	-	-	416,743	416,743	15,029	431,772	
Keuntungan tahun semasa dilaporkan sebelumnya	-	-	-	-	-	(7,784)	(7,784)	-	(7,784)	
Pelarasan tahun terdahulu	-	-	-	-	-	408,959	408,959	15,029	423,988	
Keuntungan tahun semasa, dinyatakan semula	-	-	(3,290)	-	-	-	(3,290)	-	(3,290)	
Pendapatan komprehensif yang lain tahun semasa	-	-	(3,290)	-	-	-	(3,290)	-	(3,290)	
Jumlah pendapatan komprehensif dinyatakan semula	-	-	(3,290)	-	-	408,959	405,669	15,029	420,698	
<b>Pematahan rizab penyamaan untung</b>	-	-	-	-	-	-	-	-	-	
Peruntukan tahun semasa	-	-	-	-	14,112	(14,112)	-	-	-	
Penggunaan rizab	-	-	-	-	(14,112)	14,112	-	-	-	
<b>Pindahan rizab modal</b>	-	201,013	-	-	-	(201,013)	-	-	-	
<b>Pada 31 Disember 2012/ 1 Januari 2013, dinyatakan semula</b>	100,000	818,957	(4,054)	-	42,849	1,172,656	2,130,408	80,531	2,210,939	
<b>Jumlah pendapatan komprehensif tahun semasa</b>	-	-	-	-	-	391,165	391,165	19,980	411,145	
Keuntungan tahun semasa	-	-	(37,753)	-	-	(13,334)	(51,087)	-	(51,087)	
Pendapatan komprehensif yang lain tahun semasa	-	-	(37,753)	-	-	377,831	340,078	19,980	360,058	
Jumlah pendapatan komprehensif	-	-	(37,753)	-	-	(131,283)	-	-	-	
<b>Pindahan rizab pematuhan</b>	-	-	-	131,283	-	-	-	-	-	
<b>Pematahan rizab penyamaan untung</b>	-	-	-	-	-	-	-	-	-	
Peruntukan tahun semasa	-	-	-	-	5,106	(5,106)	-	-	-	
Penggunaan rizab	-	-	-	-	(5,106)	5,106	-	-	-	
<b>Pada 31 Disember 2013</b>	100,000	818,957	(41,807)	131,283	42,849	1,419,204	2,470,486	100,511	2,570,997	

NOTA

Pada 1 Januari 2012, seperti dilaporkan sebelumnya

Pelarasan tahun terdahulu

Pada 1 Januari 2012, dinyatakan semula

**Jumlah pendapatan komprehensif tahun semasa**  
Keuntungan tahun semasa dilaporkan sebelumnya  
Pelarasan tahun terdahulu

Keuntungan tahun semasa, dinyatakan semula

Pendapatan komprehensif yang lain tahun semasa

Jumlah pendapatan komprehensif dinyatakan semula

**Pematahan rizab penyamaan untung**

Peruntukan tahun semasa

Penggunaan rizab

**Pindahan rizab modal**

**Pada 31 Disember 2012/ 1 Januari 2013, dinyatakan semula**

**Jumlah pendapatan komprehensif tahun semasa**

Keuntungan tahun semasa

Pendapatan komprehensif yang lain tahun semasa

Jumlah pendapatan komprehensif

**Pindahan rizab pematuhan**

**Pematahan rizab penyamaan untung**

Peruntukan tahun semasa

Penggunaan rizab

**Pada 31 Disember 2013**

\* Rizab modal selaras dengan keperluan Seksyen 39 Akta Institusi Kewangan Pembangunan 2002 dengan memindahkan 50% daripada keuntungan selepas cukai. Keperluan minima bagi peruntukan rizab berkenaan dinyatakan dalam Nota 34 (ii) (f), dalam penyata kewangan.

\*\* Rizab pematuhan diselenggara untuk mengukuhkan penempatan terhadap potensi kerugian kredit, menurut arahan JDP/8808/13/5/01 Bank Negara Malaysia bertarikh 4 Februari 2014. Bank mengekalkan, dalam agregat, peruntukan penjejasan kolektif dan rizab pematuhan sekurang-kurangnya 1.2% daripada jumlah tunggakan pinjaman, pendahuluan dan pembiayaan, selepas ditolak peruntukan kejejasan nilai individu.

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan



# Penyata Perubahan Ekuiti

bagi tahun berakhir 31 Disember 2013

BANK	----- Milik pemegang ekuiti Bank -----							
	NOTA	----- Tidak boleh diagih -----			Boleh diagih			
Rizab Am RM'000		Rizab Modal* RM'000	Rizab Nilai Saksama RM'000	Rizab Pematuhan** RM'000	Rizab Penyamaan Keuntungan RM'000	Keuntungan Tertahan RM'000	Jumlah Rizab RM'000	
<b>Pada 1 Januari 2012, seperti dilaporkan sebelumnya</b>		100,000	617,944	(764)	–	42,849	950,976	1,711,005
Pelarasan tahun terdahulu	38	–	–	–	–	–	(35,750)	(35,750)
<b>Pada 1 Januari 2012, dinyatakan semula</b>		100,000	617,944	(764)	–	42,849	915,226	1,675,255
<b>Jumlah pendapatan komprehensif tahun semasa</b>								
Keuntungan tahun semasa dilaporkan sebelumnya		–	–	–	–	–	402,025	402,025
Pelarasan tahun terdahulu	38	–	–	–	–	–	(3,275)	(3,275)
Keuntungan tahun semasa, dinyatakan semula		–	–	–	–	–	398,750	398,750
Pendapatan komprehensif yang lain tahun semasa		–	–	(3,290)	–	–	–	(3,290)
<b>Jumlah pendapatan komprehensif dinyatakan semula</b>		–	–	(3,290)	–	–	398,750	395,460
<b>Pematuhan rizab penyamaan untung</b>								
Peruntukan tahun semasa		–	–	–	–	14,112	(14,112)	–
Penggunaan rizab		–	–	–	–	(14,112)	14,112	–
<b>Pindahan rizab modal</b>		–	201,013	–	–	–	(201,013)	–
<b>Pada 31 Disember 2012/ 1 Januari 2013, dinyatakan semula</b>		100,000	818,957	(4,054)	–	42,849	1,112,963	2,070,715
<b>Jumlah pendapatan komprehensif tahun semasa</b>								
Keuntungan tahun semasa		–	–	–	–	–	375,692	375,692
Pendapatan komprehensif yang lain tahun semasa		–	–	(37,762)	–	–	(13,334)	(51,096)
<b>Pindahan rizab pematuhan</b>		–	–	–	131,283	–	(131,283)	–
<b>Pematuhan rizab penyamaan untung</b>								
Peruntukan tahun semasa		–	–	–	–	5,106	(5,106)	–
Penggunaan rizab		–	–	–	–	(5,106)	5,106	–
<b>Pada 31 Disember 2013</b>		<b>100,000</b>	<b>818,957</b>	<b>(41,816)</b>	<b>131,283</b>	<b>42,849</b>	<b>1,344,038</b>	<b>2,395,311</b>

\* Rizab modal selaras dengan keperluan Seksyen 39 Akta Institusi Kewangan Pembangunan 2002 dengan memindahkan 50% daripada keuntungan selepas cukai. Keperluan minima bagi peruntukan rizab berkenaan dinyatakan dalam Nota 34 (ii) (f), dalam penyata kewangan.

\*\* Rizab pematuhan diselenggara untuk mengukuhkan penampakan terhadap potensi kerugian kredit, menurut arahan JDKP/8808/13/5/01 Bank Negara Malaysia bertarikh 4 Februari 2014. Bank mengekalkan, dalam agregat, peruntukan penjejakan kolektif dan rizab pematuhan sekurang-kurangnya 1.2% daripada jumlah tunggakan pinjaman, pendahuluan dan pembiayaan, selepas ditolak peruntukan kejejakan nilai individu.

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan

# Penyata Aliran Tunai

bagi tahun berakhir 31 Disember 2013

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000 (Dinyatakan semula)	2013 RM'000	2012 RM'000 (Dinyatakan semula)
<b>ALIRAN TUNAI DARIPADA AKTIVITI OPERASI</b>				
Untung sebelum cukai dan zakat dan kepentingan bukan kawalan	506,840	542,545	458,541	507,048
Pelarasan untuk :				
(Pertambahan diskaun)/pelunasan premium bersih	(23,663)	21,938	(23,663)	21,938
Susut nilai hartanah, loji dan kelengkapan	69,254	56,380	66,591	53,723
Susut nilai pelaburan hartanah	726	725	726	725
Pelunasan pembayaran pajakan prabayar	1,087	1,088	1,065	1,066
Hartanah, loji dan kelengkapan dihapus kira	1,008	6	972	6
Pelarasan hartanah, loji dan kelengkapan	1,236	419	1,236	419
Keuntungan ke atas pelupusan hartanah, loji dan kelengkapan	(981)	(71)	(981)	(71)
Kekejasaan hartanah, loji dan kelengkapan dimasuk kira semula	(1,458)	–	(1,458)	–
Kekejasaan kolektif untuk pinjaman, pendahuluan dan pembiayaan	16,102	(65,504)	16,102	(65,504)
Hapuskira pinjaman, pendahuluan dan pembiayaan dimasuk kira semula	(15,670)	(14,569)	(15,670)	(14,569)
Kekejasaan pelaburan dalam syarikat bersekutu dimasuk kira semula	–	(29,023)	–	(29,023)
Peruntukan kekejasaan hutang ragu bagi belum terima yang dimasukkan dalam aset-aset lain dimasuk kira semula	–	(3)	–	(3)
Hutang lapuk dihapus kira	55,568	80,889	55,568	80,889
Bahagian keuntungan dalam syarikat bersekutu	(6,681)	(3,173)	–	–
Keuntungan bersih daripada pelupusan pelaburan sekuriti	(8,672)	(14,563)	(11,447)	(14,103)
Peruntukan untuk manfaat pasca persaraan	10,031	8,136	10,031	8,136
Pendapatan dividen	(13,994)	(7,434)	(13,989)	(7,434)
Rizab penyamaan keuntungan	2,715	11,141	2,715	11,141
Untung operasi sebelum perubahan modal kerja	593,448	588,927	546,339	554,384
Perubahan dalam pinjaman, pendahuluan dan pembiayaan	(3,046,718)	(2,329,647)	(3,046,718)	(2,329,647)
Perubahan dalam aset-aset lain	(104,665)	(34,687)	(112,339)	(51,036)
Perubahan dalam deposit daripada pelanggan	3,578,857	2,602,656	3,578,974	2,598,028
Perubahan dalam deposit dan penempatan institusi kewangan lain	778,197	(44,199)	778,197	(44,199)
Perubahan dalam pajakan prabayar	93	–	93	–
Perubahan dalam liabiliti-liabiliti lain	198,527	80,607	187,625	74,301
Aliran tunai dihasilkan daripada operasi	1,997,739	863,657	1,932,171	801,831

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan

# Penyata Aliran Tunai

bagi tahun berakhir 31 Disember 2013

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000 (Dinyatakan semula)	2013 RM'000	2012 RM'000 (Dinyatakan semula)
Cukai dibayar	(129,053)	(144,334)	(110,682)	(131,973)
Cukai kredit diterima	–	11,272	–	11,272
Zakat dibayar	(5,147)	(5,940)	(4,303)	(5,502)
Manfaat pesaraan dibayar	(7,702)	(3,770)	(7,702)	(3,770)
<b>Tunai bersih daripada aktiviti operasi</b>	<b>1,855,837</b>	<b>720,885</b>	<b>1,809,484</b>	<b>671,858</b>
<b>ALIRAN TUNAI DARIPADA/(DIGUNAKAN DALAM) AKTIVITI PELABURAN</b>				
Terimaan daripada pelupusan hartanah, loji dan kelengkapan	3,387	334	3,372	314
Pembelian hartanah, loji dan kelengkapan	(144,816)	(120,924)	(138,649)	(116,195)
Pembelian bersih pelaburan sekuriti	(3,777,585)	(2,172,007)	(3,777,594)	(2,172,007)
Dividen diterima	13,994	6,659	13,989	6,659
Terimaan daripada pelupusan pelaburan sekuriti	3,040,552	1,191,743	3,085,685	1,198,230
<b>Tunai bersih digunakan dalam aktiviti pelaburan</b>	<b>(864,468)</b>	<b>(1,094,195)</b>	<b>(813,197)</b>	<b>(1,082,999)</b>
<b>ALIRAN TUNAI DARIPADA/(DIGUNAKAN DALAM) AKTIVITI PEMBIAYAAN</b>				
Penerimaan pinjaman daripada institusi kewangan	9,220	52,062	9,220	52,062
Pembayaran pinjaman kepada institusi kewangan	(8,704)	(45,165)	(8,704)	(45,165)
Pelunasan geran Kerajaan	(17,686)	(18,028)	(17,686)	(18,028)
Penerimaan geran daripada Kerajaan	–	105,000	–	105,000
<b>Tunai bersih daripada/(digunakan dalam) aktiviti pembiayaan</b>	<b>(17,170)</b>	<b>93,869</b>	<b>(17,170)</b>	<b>93,869</b>
<b>(PENURUNAN)/PENINGKATAN BERSIH DALAM TUNAI DAN KESETARAAN TUNAI</b>	<b>974,199</b>	<b>(279,441)</b>	<b>979,117</b>	<b>(317,272)</b>
<b>TUNAI DAN KESETARAAN TUNAI PADA 1 JANUARI</b>	<b>1,427,777</b>	<b>1,707,218</b>	<b>1,338,927</b>	<b>1,656,199</b>
<b>TUNAI DAN KESETARAAN TUNAI PADA 31 DISEMBER</b>	<b>2,401,976</b>	<b>1,427,777</b>	<b>2,318,044</b>	<b>1,338,927</b>
<b>TUNAI DAN KESETARAAN TUNAI DIWAKILI OLEH :</b>				
Tunai dan dana jangka pendek (Nota 3)	2,401,976	1,427,777	2,318,044	1,338,927

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan

# Nota Kepada Penyata Kewangan

## MAKLUMAT AM

Bank Simpanan Nasional ditubuhkan di bawah Akta Bank Simpanan Nasional 1974 dan berpangkalan di Malaysia. Pejabat berdaftar dan lokasi utama perniagaan Bank adalah seperti berikut :

Wisma BSN,  
117, Jalan Ampang,  
50450 Kuala Lumpur.

Penyata kewangan yang disatukan pada dan bagi tahun berakhir 31 Disember 2013 terdiri daripada Bank dan subsidiarinya (dirujuk bersama sebagai Kumpulan) dan kepentingan Kumpulan dalam syarikat bersekutu. Penyata kewangan Bank pada dan bagi tahun kewangan berakhir 31 Disember 2013 tidak termasuk entiti lain.

Aktiviti utama Bank adalah untuk menjalankan fungsi sebuah bank simpanan iaitu menerima deposit dan memberi pinjaman, pendahuluan dan pembiayaan kepada pelanggan termasuk operasi perbankan Islam.

Aktiviti utama subsidiarinya dinyatakan di Nota 8.

Tiada sebarang perubahan ketara dalam aktiviti utama Bank dan syarikat subsidiari sepanjang tahun kewangan.

Penyata kewangan Kumpulan dan Bank telah diluluskan oleh Lembaga Pengarah untuk terbitan menurut resolusi para Pengarah pada 1 April 2014.

## 1. ASAS PENYEDIAAN PENYATA KEWANGAN

### (a) Penyata pematuhan

Penyata kewangan Kumpulan dan Bank telah disediakan menurut Piawaian Pelaporan Kewangan Malaysia (MFRS) yang dikeluarkan oleh Lembaga Piawaian Perakaunan Malaysia (MASB), Piawaian Laporan Kewangan Antarabangsa, Garis Panduan yang dikeluarkan oleh Bank Negara Malaysia, Pekeliling Perbendaharaan, Akta Bank Simpanan Nasional 1974, Akta Institusi Kewangan Pembangunan 2002, Akta Takaful 1984 (dimansuhkan pada 30 Jun 2013), Akta Perkhidmatan Kewangan Islam 2013 (berkuatkuasa pada 30 Jun 2013) dan keperluan Syariah, di mana berkenaan.

### Pemakaian Piawaian Pelaporan Kewangan Malaysia yang baru dan semakan semula

#### Piawaian Pelaporan Kewangan Malaysia yang baru dan semakan semula yang mengubah amaun yang dilaporkan dan/atau pendedahan di dalam penyata kewangan.

Pada tahun semasa, Kumpulan dan Bank telah mengguna pakai beberapa MFRS yang baru dan semakan semula yang dikeluarkan oleh MASB berkuatkuasa bagi tempoh tahunan bermula pada atau selepas 1 Januari 2013.

#### (i) Pindaan kepada MFRS 7 - Pendedahan - Ofset Aset Kewangan dan Liabiliti Kewangan

Kumpulan dan Bank telah mengguna pakai pindaan kepada MFRS 7 Pendedahan - Ofset Aset Kewangan dan Liabiliti Kewangan buat kali pertama pada tahun semasa. Pindaan tersebut mengkehendaki agar entiti mendedahkan maklumat mengenai hak-hak ofset dan aturan berkaitan (seperti syarat-syarat posting cagaran) untuk instrumen kewangan di bawah persetujuan induk ofset atau perjanjian yang sama.

Pindaan telah dibuat secara retrospektif. Oleh kerana Kumpulan dan Bank tidak mempunyai sebarang perjanjian ofset, aplikasi pindaan tersebut tidak memberi kesan yang ketara ke atas pendedahan atau ke atas jumlah yang diiktiraf dalam penyata kewangan ini.

#### (ii) Piawaian baru dan semakan semula pada penyatuan, pengaturan bersama, syarikat bersekutu dan pendedahan

Pada November 2011, pakej lima piawaian tentang penyatuan, pengaturan bersama, syarikat bersekutu dan pendedahan telah dikeluarkan. Ianya melibatkan MFRS 10 Penyatuan Penyata Kewangan, MFRS 11 Aturan Bersama, MFRS 12 Pendedahan Kepentingan dalam Entiti Lain, MFRS 127 (IAS 27 sebagaimana yang disemak oleh IASB pada Mei 2011) Pengasingan Penyata Kewangan dan MFRS 128 (IAS 28 sebagaimana yang disemak oleh IASB pada Mei 2011) Pelaburan dalam Syarikat Bersekutu dan Usahasama. Berikutan penerbitan piawaian ini, pindaan kepada MFRS 10, MFRS 11 dan MFRS 12 telah dikeluarkan untuk menjelaskan panduan peralihan tertentu atas penggunaan pakai piawaian tersebut untuk kali pertama.

Dalam tahun semasa, Kumpulan dan Bank telah mengguna pakai buat kali pertama MFRS 10, MFRS 11, MFRS 12, MFRS 127 (IAS 27 sebagaimana yang disemak oleh IASB Mei 2011) dan MFRS 128 (IAS 28 sebagaimana yang disemak oleh IASB Mei 2011) bersama dengan pindaan kepada MFRS 10, MFRS 11 dan MFRS 12 berkenaan panduan peralihan.

# Nota Kepada Penyata Kewangan

## 1. ASAS PENYEDIAAN PENYATA KEWANGAN (samb.)

### (a) Penyata pematuhan (samb.)

**Pemakaian Piawaian Pelaporan Kewangan Malaysia yang baru dan semakan semula (samb.)**

**Piawaian Pelaporan Kewangan Malaysia yang baru dan semakan semula yang mengubah amaun yang dilaporkan dan/atau pendedahan di dalam penyata kewangan. (samb.)**

### (ii) Piawaian baru dan semakan semula pada penyatuan, pengaturan bersama, syarikat bersekutu dan pendedahan (samb.)

Kesan penggunaan pakai piawaian tersebut adalah seperti berikut :

#### **Kesan pemakaian MFRS 12**

MFRS 12 adalah piawaian pendedahan baru dan terpakai kepada entiti yang mempunyai kepentingan di dalam syarikat subsidiari, aturan bersama, syarikat bersekutu dan/atau entiti berstruktur yang tidak disatukan. Secara umum, pemakaian MFRS 12 telah menghasilkan pendedahan yang lebih luas di dalam penyata kewangan yang disatukan.

### (iii) MFRS 13 Pengukuran Nilai Saksama

Kumpulan dan Bank telah mengguna pakai MFRS 13 buat kali pertama dalam tahun semasa. MFRS 13 adalah sumber utama panduan bagi ukuran nilai saksama dan pendedahan ke atas ukuran nilai saksama. Skop MFRS 13 adalah ekstensif; syarat pengukuran nilai saksama MFRS 13 terpakai bagi kedua-dua item iaitu instrumen kewangan dan bukan kewangan yang mana MFRS lain memerlukan atau membenarkan ukuran nilai saksama dan pendedahan mengenai ukuran nilai saksama, kecuali transaksi pembayaran berasaskan saham yang berada di bawah skop MFRS 2 Bayaran Berasaskan Saham, urusan niaga pemajakan yang berada dalam skop MFRS 117 Pajak, dan pengukuran yang mempunyai persamaan dengan nilai saksama tetapi bukan pada nilai saksama (contohnya nilai boleh realis bagi tujuan mengukur inventori atau nilai boleh guna bagi tujuan penilaian kemerosotan nilai).

MFRS 13 mentakrifkan nilai saksama sebagai harga yang akan diterima untuk penjualan aset atau pembayaran untuk memindahkan liabiliti dalam urusan niaga yang teratur dalam pasaran prinsipal (atau yang paling mempunyai kelebihan) pada tarikh pengukuran mengikut keadaan pasaran semasa. Nilai saksama di bawah MFRS 13 adalah harga keluar tidak kira sama ada harga yang secara langsung dipantau atau anggaran dengan menggunakan teknik penilaian lain. MFRS 13 juga menetapkan keperluan pendedahan yang ekstensif.

MFRS 13 menetapkan aplikasinya secara prospektif mulai 1 Januari 2013. Sehubungan itu, peruntukan spesifik peralihan telah dibenarkan di mana entiti tidak perlu mengguna pakai syarat pendedahan yang digariskan dalam perbandingan maklumat untuk tempoh sebelum penggunaan awal piawaian. Selaras dengan peruntukan peralihan ini, Kumpulan dan Bank tidak membuat sebarang pendedahan baru yang diperlukan oleh MFRS 13 bagi tempoh perbandingan 2012. Selain daripada pendedahan tambahan, pemakaian MFRS 13 tidak mempunyai sebarang kesan ketara ke atas amaun yang diiktiraf dalam penyata kewangan ini.

### (iv) Pindaan kepada MFRS 101 Pembentangan Item Pendapatan Komprehensif Lain

Kumpulan dan Bank telah mengguna pakai pindaan kepada MFRS 101 Pembentangan Item Pendapatan Komprehensif Lain buat kali pertama dalam tahun semasa. Pindaan tersebut memperkenalkan terminologi baru di mana penggunaannya adalah tidak mandatori, bagi penyata pendapatan komprehensif dan penyata pendapatan. Di bawah pindaan MFRS 101, 'penyata pendapatan komprehensif' telah dinamakan semula sebagai 'penyata keuntungan atau kerugian dan pendapatan komprehensif lain' dan 'penyata pendapatan' telah dinamakan semula sebagai 'penyata untung atau rugi'. Pindaan kepada MFRS 101 mengekalkan pilihan untuk menunjukkan keuntungan atau kerugian dan pendapatan komprehensif lain sama ada dalam satu penyata atau dua penyata yang berasingan tetapi berturut-turut. Walau bagaimanapun, pindaan kepada MFRS 101 memerlukan butiran pendapatan komprehensif lain yang akan dikumpulkan kepada dua kategori dalam seksyen pendapatan komprehensif yang lain :

(a) item yang tidak akan diklasifikasikan semula ke untung atau rugi dan

(b) item yang berkemungkinan akan diklasifikasikan, semula ke untung atau rugi apabila syarat-syarat tertentu dipenuhi.

Cukai pendapatan bagi item pendapatan komprehensif lain perlu diperuntukkan pada asas yang sama – pindaan berkenaan tidak mengubah pilihan untuk membentangkan butiran pendapatan komprehensif yang lain sama ada sebelum cukai atau selepas cukai. Pindaan telah digunakan secara retrospektif, dan dengan itu, butiran di dalam pendapatan komprehensif yang lain telah diubahsuai sewajarnya bagi menggambarkan perubahan. Selain daripada perubahan pembentangan yang dinyatakan di atas, penggunaan pakai pindaan kepada MFRS 101 tidak menyebabkan apa-apa kesan ke atas untung atau rugi, pendapatan komprehensif lain dan jumlah pendapatan komprehensif.

# Nota Kepada Penyata Kewangan

## 1. ASAS PENYEDIAAN PENYATA KEWANGAN (samb.)

### (a) Penyata pematuhan (samb.)

Pemakaian Piawaian Pelaporan Kewangan Malaysia yang baru dan semakan semula (samb.)

Piawaian Pelaporan Kewangan Malaysia yang baru dan semakan semula yang mengubah amaun yang dilaporkan dan/atau pendedahan di dalam penyata kewangan. (samb.)

### (v) MFRS 119 Manfaat Pekerja (IAS 19 seperti dipinda oleh IASB pada Jun 2011)

Pada tahun semasa, Kumpulan dan Bank telah mengguna pakai MFRS 119 Manfaat Pekerja (IAS 19 sebagaimana yang dipinda oleh IASB pada Jun 2011) dan kesan pindaan berkaitan bagi kali pertama.

MFRS 119 (IAS 19 yang dipinda oleh IASB pada Jun 2011) mengubah perakaunan untuk pelan manfaat tertakrif dan manfaat penamatan. Perubahan yang paling ketara adalah berkaitan dengan perakaunan bagi perubahan dalam obligasi manfaat tertakrif dan aset pelan. Pindaan tersebut memerlukan pengiktirafan perubahan dalam obligasi manfaat tertakrif dan nilai saksama aset pelan apabila berlaku sekaligus menghapuskan 'pendekatan koridor' yang dibenarkan di dalam versi MFRS 119 yang sebelumnya dan mempercepatkan pengiktirafan kos perkhidmatan yang lepas. Kesemua keuntungan dan kerugian aktuari diiktiraf serta-merta di dalam pendapatan komprehensif lain bagi membolehkan aset persaraan bersih atau liabiliti yang diiktiraf di dalam penyata kedudukan kewangan mencerminkan nilai sebenar defisit atau lebihan pelan. Tambahan pula, kos kewangan dan jangkaan pulangan ke atas aset pelan yang dipakai dalam versi MFRS 119 sebelum ini telah digantikan dengan jumlah 'faedah bersih' di bawah MFRS 119 (IAS 19 sebagaimana yang dipinda oleh IASB pada Jun 2011), yang dikira dengan menggunakan kadar diskaun ke atas liabiliti atau aset bersih manfaat tertakrif. MFRS 119 juga (IAS 19 sebagaimana yang dipinda oleh IASB pada Jun 2011) memperkenalkan perubahan tertentu dalam pembentangan kos manfaat termasuk pendedahan yang lebih ekstensif.

Peruntukan peralihan diberi kepada penggunaan pakai MFRS 119 (IAS 19 sebagaimana yang dipinda oleh IASB pada Jun 2011) buat kali pertama. Kumpulan dan Bank telah mengguna pakai peruntukan peralihan berkenaan dan menyata semula jumlah perbandingan secara retrospektif. Kumpulan dan Bank telah juga melaksanakan pelarasan tahun terdahulu yang berkaitan dengan pengiktirafan manfaat perubahan pasca persaraan seperti yang dinyatakan dalam Nota 38.

### Piawaian dan Interpretasi IC yang dikeluarkan tetapi belum berkuatkuasa

Para Pengarah menjangkakan bahawa Piawaian dan Interpretasi IC yang dinyatakan di bawah akan diguna pakai dalam penyata kewangan tahunan Kumpulan dan Bank apabila ianya efektif dan pemakaian Piawaian dan Interpretasi IC tersebut tidak akan mempunyai kesan yang ketara ke atas penyata kewangan Kumpulan dan Bank di dalam tempoh permulaan penggunaannya, kecuali seperti yang berikut.

***Berkuatkuasa bagi tempoh tahunan bermula pada atau selepas 1 Januari 2015 dan bukannya 1 Januari 2013 sebaik sahaja Pindaan kepada MFRS 9 (IFRS 9 dikeluarkan oleh IASB pada November 2009 dan Oktober 2010) dan MFRS 7 berkaitan "Tarikh Efektif Mandatori MFRS 9 dan Pendedahan Peralihan" yang dikeluarkan pada 1 Mac 2012 :***

- MFRS 9 Instrumen Kewangan (IFRS 9 dikeluarkan oleh IASB pada November 2009)
- MFRS 9 Instrumen Kewangan (IFRS 9 dikeluarkan oleh IASB pada Oktober 2010)
- Pindaan ke atas Tarikh Efektif mandatori MFRS 9 (IFRS 9 dikeluarkan oleh IASB daripada November 2009 dan Oktober 2010) MFRS 9 dan MFRS 7 dan pendedahan peralihan.

***Efektif untuk tempoh tahunan bermula pada atau selepas 1 Januari 2014 :***

- IC Int. 21 Levi
- Pindaan ke atas Entiti Pelaburan MFRS 10, MFRS 12 dan MFRS 127
- Pindaan ke atas Instrumen Kewangan : Pembentangan (Pindaan berkaitan dengan Imbangan Aset Kewangan dan Liabiliti Kewangan) MFRS 132
- Pindaan ke atas Penjejasan Aset (Pindaan berkaitan dengan Pendedahan Amaun yang boleh diperoleh semula bagi Aset Bukan kewangan) MFRS 136
- Pindaan ke atas Instrumen Kewangan : Pengiktirafan dan Pengukuran (Pindaan berkaitan dengan Novasi Derivatif dan Kesenambungan Perakaunan Lindung Nilai) MFRS 139

# Nota Kepada Penyata Kewangan

## 1. ASAS PENYEDIAAN PENYATA KEWANGAN (samb.)

### (a) Penyata pematuhan (samb.)

#### Piawaian dan Interpretasi IC yang dikeluarkan tetapi belum berkuatkuasa (samb.)

#### MFRS 9 dan Pindaan Peralihan berkaitan Tarikh Efektif Mandatori MFRS 9 dan Pendedahan Peralihan

MFRS 9 (IFRS 9 dikeluarkan oleh IASB pada November 2009) memperkenalkan syarat baru bagi pengklasifikasian dan pengukuran aset kewangan. MFRS 9 (IFRS 9 dikeluarkan oleh IASB pada bulan Oktober 2010) memasukkan syarat bagi pengklasifikasian dan pengukuran liabiliti kewangan dan juga penyahiktirafannya.

Pindaan kepada MFRS 9 (IFRS 9 dikeluarkan oleh IASB pada November 2009 dan Oktober 2010) ("MFRS 9") berkaitan "Tarikh Efektif Mandatori MFRS 9 dan Pendedahan Peralihan" yang berkuat kuasa serta-merta pada tarikh terbitan 1 Mac 2012 telah meminda tarikh efektif mandatori MFRS 9 untuk tempoh tahunan bermula pada atau selepas 1 Januari 2015 dan bukan pada atau selepas 1 Januari 2013, dengan penggunaan awal masih dibenarkan dan mengubahsuaikan pelepasan dari menyatakan semula tahun terdahulunya. MFRS 7 juga telah dipinda sejajar dengan penerbitan pindaan yang dinyatakan di atas memperkenalkan syarat pendedahan baru sama ada dibenarkan atau dikehendaki berdasarkan tarikh penggunaan oleh entiti dan sama ada entiti memilih untuk menyatakan semula tempoh terdahulu.

Syarat-syarat utama MFRS 9 :

- Semua aset kewangan di bawah skop MFRS 139 di dalam Instrumen Kewangan : Pengiktirafan dan Pengukuran hendaklah kemudiannya diukur pada kos dilunaskan atau nilai saksama. Secara khususnya, pelaburan hutang yang dipegang di dalam model perniagaan yang mana objektifnya adalah untuk memperoleh aliran tunai dari kontrak, dan yang mempunyai kontrak aliran tunai dari pembayaran prinsipal dan keuntungan ke atas baki tunggakan prinsipal diukur pada kos dilunaskan pada akhir tempoh perakaunan berikutnya. Semua pelaburan hutang yang lain dan pelaburan ekuiti dinilai pada nilai saksama pada akhir tempoh perakaunan berikutnya. Di samping itu, di bawah MFRS 9, entiti boleh membuat pemilihan yang tidak boleh dibatalkan untuk membentangkan perubahan berikutnya pada nilai saksama bagi instrumen ekuiti (yang tidak dipegang untuk dagangan) sebagai pendapatan komprehensif lain dengan hanya pendapatan dividen umumnya diiktiraf dalam untung atau rugi.
- Berhubung dengan pengukuran liabiliti kewangan yang ditetapkan pada nilai saksama melalui untung atau rugi, MFRS 9 mengkehendaki jumlah perubahan dalam nilai saksama liabiliti kewangan yang boleh diagihkan kepada perubahan di dalam risiko kredit liabiliti, dibentangkan sebagai pendapatan komprehensif lain, kecuali pengiktirafan kesan dari perubahan pada risiko kredit liabiliti dalam pendapatan komprehensif lain akan mewujudkan atau melebarkan ketidaksesuaian perakaunan dalam untung atau rugi. Perubahan pada nilai saksama yang diagihkan kepada risiko kredit liabiliti kewangan tidak akan kemudiannya diklasifikasikan semula kepada untung atau rugi. Sebelum ini, di bawah MFRS 139, jumlah keseluruhan perubahan dalam nilai saksama liabiliti kewangan yang ditetapkan pada nilai saksama melalui untung atau rugi telah dibentangkan di dalam untung atau rugi.

Para Pengarah menjangka pelaksanaan MFRS 9 pada masa hadapan mungkin mempunyai kesan yang ketara ke atas amaun yang dilaporkan di dalam aset dan liabiliti kewangan Kumpulan dan Bank. Walau bagaimanapun adalah tidak praktikal untuk menyediakan anggaran munasabah kesan daripada MFRS 9 sehingga semakin terperinci dilaksanakan.

#### Pindaan MFRS 132 Ofset Aset Kewangan dan Liabiliti Kewangan

Pindaan kepada MFRS 132 menjelaskan syarat ofset aset kewangan dan liabiliti kewangan. Secara khususnya, pindaan menjelaskan maksud 'pada masa ini dari segi perundangan mempunyai hak untuk ofset' dan 'realisasi dan penjelasan secara serentak'.

Para Pengarah tidak menjangka pindaan kepada MFRS 132 akan memberi kesan ketara kepada penyata kewangan Kumpulan memandangkan Kumpulan tidak mempunyai aset kewangan dan liabiliti kewangan yang layak untuk diofset.

### (b) Asas pengukuran

Penyata kewangan ini telah disedia berdasarkan kos sejarah melainkan daripada yang dinyatakan dalam Nota 2. Kos sejarah secara umumnya berasaskan nilai saksama pertimbangan yang terlibat dalam pertukaran untuk aset. Nilai saksama adalah harga yang akan diterima untuk menjual aset atau dibayar untuk memindahkan liabiliti dalam urus niaga yang teratur antara peserta pasaran pada tarikh pengukuran, tidak kira sama ada harga tersebut boleh diperhatikan atau dianggarkan dengan menggunakan teknik penilaian lain. Dalam menganggar nilai saksama aset atau liabiliti, Kumpulan mengambil kira ciri-ciri aset atau liabiliti jika peserta pasaran akan mengambil ciri-ciri tersebut dalam menentukan harga aset atau liabiliti pada tarikh pengukuran. Nilai saksama untuk pengukuran dan/atau untuk tujuan pendedahan di dalam penyata kewangan disatukan ditetapkan atas dasar tersebut kecuali untuk transaksi pembayaran berasaskan saham yang berada di dalam skop MFRS 2, urus niaga pemajakan yang berada di dalam skop MFRS 117, dan pengukuran yang mempunyai persamaan dengan nilai saksama tetapi bukan dinilai pada nilai saksama, seperti nilai boleh direalisasikan dalam MFRS 102 atau nilai digunakan dalam MFRS 136.

# Nota Kepada Penyata Kewangan

## 1. ASAS PENYEDIAAN PENYATA KEWANGAN (samb.)

### (b) Asas pengukuran (samb.)

Di samping itu, untuk tujuan laporan kewangan, pengukuran nilai saksama dikategorikan kepada Tahap 1, 2 atau 3 berdasarkan tahap input kepada pengukuran nilai saksama yang boleh diperhatikan dan kepentingan input kepada pengukuran nilai saksama secara keseluruhan yang dihuraikan seperti berikut :

- Input Tahap 1 adalah harga disebut (tidak dilaras) dalam pasaran aktif bagi aset atau liabiliti yang sama di mana entiti boleh mengaksesnya pada tarikh pengukuran;
- Input Tahap 2 adalah input, selain daripada harga disebut yang termasuk dalam Tahap 1, yang boleh diperhatikan bagi aset atau liabiliti, sama ada secara langsung atau tidak langsung; dan
- Input Tahap 3 adalah input yang tidak boleh diperhatikan bagi aset atau liabiliti.

### (c) Mata wang fungsian dan pembentangan

Penyata kewangan ini dibentangkan dalam Ringgit Malaysia (RM), yang merupakan mata wang fungsian Bank dan telah dibundarkan kepada ribu yang terdekat, kecuali dinyatakan sebaliknya.

### (d) Penggunaan anggaran dan pertimbangan

Anggaran dan pertimbangan dinilai secara berterusan dan berdasarkan pengalaman lalu serta faktor-faktor lain termasuk jangkaan mengenai peristiwa masa hadapan. Dasar-dasar perakaunan dan pertimbangan pengurusan untuk sesetengah item adalah sangat kritikal ke atas keputusan Kumpulan dan Bank dan keadaan kewangan mengikut kepentingannya.

#### (i) Kerugian penjejasan nilai atas pembiayaan dan pendahuluan

Kumpulan dan Bank mengkaji portfolio pembiayaan dan pendahuluan untuk menentukan sama ada kerugian penjejasan patut diiktiraf dalam untung atau rugi.

Pembiayaan dianggap sebagai terjejas apabila terdapat bukti objektif penjejasan akibat daripada peristiwa kerugian yang telah menjejaskan anggaran aliran tunai masa depan pembiayaan tersebut selepas pengiktirafan awal.

#### Penjejasan kolektif

Penjejasan kolektif diguna pakai ke atas kumpulan pembiayaan dengan ciri-ciri risiko kredit yang sama, dan yang tidak diklasifikasikan di bawah penjejasan individu.

Peruntukan kolektif mengambil kira kebarangkalian pembiayaan menjadi ingkar (atau kebarangkalian mungkir) dan anggaran kerugian apabila ingkar (atau kerugian ingkar) pembiayaan tertentu.

Kebarangkalian ingkar adalah hasil kumulatif tren ingkar untuk tempoh tertentu yang ditetapkan, sedangkan kerugian ingkar adalah diukur dengan mempertimbangkan nilai cagaran kepada pembiayaan dan anggaran tempoh pemulihan daripada cagaran.

Kebarangkalian ingkar mencerminkan sektor perniagaan untuk pembiayaan dan ditapis ke tahap graviti dari segi ingkar yang ditunjukkan oleh pembiayaan. Kadar untuk kebarangkalian ingkar mengambil aspek risiko sektor perniagaan.

#### (ii) Penjejasan aset kewangan sedia untuk jualan

Pada akhir setiap tempoh pelaporan, pihak pengurusan akan menilai sama ada terdapat bukti objektif penjejasan akibat daripada satu atau lebih peristiwa yang berlaku selepas pengiktirafan awal pelaburan.

#### Penjejasan sekuriti hutang

Sekuriti hutang terjejas jika terdapat tanda peristiwa kerugian telah berlaku sejak pengiktirafan awal. Ia biasanya mempunyai kesan negatif terhadap anggaran aliran tunai masa depan berkaitan dengan pembayaran balik sekuriti.

#### Penjejasan sekuriti ekuiti

Bagi instrumen ekuiti, penjejasan tidak dikenal pasti berdasarkan analisa unjuran aliran tunai seperti instrumen hutang di atas. Ia wujud kerana berlakunya peristiwa-peristiwa berikut :

- (a) Penurunan ketara dalam nilai saksama sekuriti di bawah kos asal (30%); atau
- (b) Penurunan berpanjangan dalam nilai saksama sekuriti berbanding kos asal (9 bulan)

Peristiwa di atas ini dianggap bukti objektif bagi peruntukan penjejasan atas sekuriti ekuiti.



# Nota Kepada Penyata Kewangan

## 1. ASAS PENYEDIAAN PENYATA KEWANGAN (samb.)

### (d) Penggunaan anggaran dan pertimbangan (samb.)

#### (iii) Kemosrotan nilai aset kewangan dipegang hingga matang

Kumpulan dan Bank mengklasifikasikan sebahagian aset kewangan bukan derivatif dengan pembayaran tetap atau boleh ditentukan dan kematangan yang tetap sebagai dipegang sehingga matang. Pengklasifikasian ini memerlukan pertimbangan penting.

Dalam membuat pertimbangan ini, Kumpulan dan Bank menilai hasrat dan keupayaan untuk memegang pelaburan tersebut sehingga tempoh matang. Sebarang jualan pengklasifikasian semula dengan amaun yang ketara di dalam sekuriti dipegang hingga matang yang juga tidak menghampiri tempoh kematangannya akan menyebabkan pengklasifikasian semula semua sekuriti dipegang hingga matang kepada sekuriti sedia untuk jualan dan menghalang Kumpulan dan Bank daripada mengklasifikasikan klas sekuriti yang sama sebagai sekuriti dipegang hingga matang untuk dua tahun kewangan semasa.

#### (iv) Aset cukai tertunda

Aset cukai tertunda diiktiraf ke atas kerugian cukai belum guna, elaun modal belum diserap dan perbezaan sementara yang boleh ditolak sehingga ke tahap di mana terdapat kemungkinan bahawa keuntungan cukai masa hadapan boleh diperolehi untuk kegunaan cukai belum guna, elaun modal belum diserap dan perbezaan sementara tersebut. Pertimbangan wajar oleh pengurusan diperlukan untuk menentukan jumlah aset cukai tertunda yang boleh diiktiraf, berdasarkan tempoh masa yang berkemungkinan dan tahap keuntungan boleh cukai hadapan, bersama-sama dengan strategi perancangan cukai masa hadapan.

#### (v) Manfaat persaraan

Nilai kini pelan obligasi manfaat tertakrif bergantung kepada beberapa faktor yang ditentukan menggunakan beberapa andaian.

Andaian yang digunakan untuk menentukan kos bersih manfaat persaraan telah mengambil kira kadar diskaun dan kadar inflasi perubatan. Sebarang perubahan dalam andaian ini akan memberi kesan kepada amaun bawaan pelan obligasi manfaat tertakrif.

Kumpulan dan Bank menentukan kadar diskaun yang berpatutan pada setiap akhir tahun. Ia digunakan untuk menentukan nilai semasa anggaran aliran keluar tunai masa hadapan yang diperlukan bagi menyelesaikan obligasi pelan tersebut. Dalam menentukan kadar diskaun yang bersesuaian, Kumpulan dan Bank mengambil kira kadar faedah bagi bon korporat berkualiti tinggi yang dinominasikan dalam mata wang di mana manfaat tersebut akan dibayar dan ianya mempunyai tempoh kematangan bersamaan tempoh pelan obligasi manfaat tertakrif tersebut.

#### (vi) Takaful

Penghutang takaful diiktiraf apabila terhutang dan pengiktirafan awal diukur pada nilai saksama pertimbangan yang diterima atau belum diterima. Selepas pengiktirafan awal, penghutang takaful diukur pada kos terlunas menggunakan kaedah kadar hasil efektif.

Jika terdapat bukti objektif bahawa penghutang takaful terjejas, pengurangan jumlah bawaan penghutang takaful dilakukan dengan sewajarnya dan mengiktiraf kerugian penjejasan dalam untung atau rugi. Syarikat mengumpulkan bukti objektif bahawa penghutang takaful terjejas menggunakan proses yang sama bagi aset kewangan yang dibawa pada kos terlunas. Kerugian penjejasan dikira di bawah kaedah sama yang digunakan untuk aset kewangan. Proses-proses ini telah dijelaskan di Nota 2(j)(e). Takaful kewangan yang terjejas dinyahiktiraf apabila kriteria penyahiktirafan bagi aset kewangan telah dipenuhi.

#### (vii) Dana takaful am – Peruntukan tuntutan tertunggak

Peruntukan yang berlaku tetapi tidak dilaporkan ("IBNR") adalah berdasarkan anggaran kos muktamad bagi semua tuntutan yang berlaku tetapi tidak diselesaikan pada tarikh laporan, sama ada dilaporkan atau tidak, bersama-sama dengan tuntutan yang berkaitan dengan kos pengendalian dan pengurangan nilai yang dijangka salvaj dan pemulihan lain-lain. Kelewatan boleh berlaku dalam pemberitahuan dan penjelasan dalam beberapa jenis tuntutan. Oleh itu, kos muktamad tuntutan ini tidak boleh diketahui dengan pasti pada tarikh laporan. Liabiliti ini dikira pada tarikh laporan dengan menggunakan pelbagai teknik unjuran tuntutan standard aktuari berdasarkan data empirik dan andaian semasa yang boleh merangkumi margin untuk sisihan negatif. Liabiliti ini tidak didiskaunkan untuk nilai masa wang. Tiada peruntukan untuk rizab penyamaan atau malapetaka diiktiraf. Liabiliti ini tidak lagi diiktiraf apabila kontrak luput, ditamatkan atau dibatalkan.

Sebagaimana dengan semua unjuran, terdapat unsur-unsur ketidakpastian, maka unjuran tuntutan masa hadapan mungkin berbeza daripada pengalaman tuntutan sebenar disebabkan tahap ketidakpastian yang terlibat dalam mengunjurkan tuntutan masa hadapan adalah berdasarkan pengalaman tuntutan lepas. Ketidakpastian ini berlaku dari perubahan dalam dasar risiko, perubahan dalam penyebaran risiko, masa dan jumlah penyelesaian tuntutan serta ketidakpastian dalam model unjuran dan asas andaian.

# Nota Kepada Penyata Kewangan

## 1. ASAS PENYEDIAAN PENYATA KEWANGAN (samb.)

### (d) Penggunaan anggaran dan pertimbangan (samb.)

#### (viii) Dana takaful keluarga - Peruntukan tuntutan tertunggak

Bagi perniagaan kumpulan keluarga, peruntukan dibuat bagi kos tuntutan bersama dengan perbelanjaan yang berkaitan dan IBNR bagi kemalangan dan perlindungan kesihatan pada tarikh penyata kedudukan kewangan. Kos muktamad bagi tuntutan tertunggak adalah dianggarkan dengan menggunakan pelbagai teknik unjuran tuntutan standard aktuari, seperti Chain Ladder, Bornheutter-Ferguson dan Nisbah Rugi Muktamad oleh aktuari Kumpulan yang berkecualan. Bagi semua unjuran, terdapat unsur-unsur yang tidak menentu maka pengalaman tuntutan masa hadapan mungkin berbeza daripada pengalaman tuntutan sebenar disebabkan tahap ketidakpastian yang terlibat dalam mengunjurkan tuntutan masa hadapan adalah berdasarkan pengalaman tuntutan lepas.

Ketidaktentuan ini berlaku disebabkan perubahan dalam dasar risiko, perubahan dalam penyebaran risiko, masa dan jumlah penyelesaian tuntutan serta ketidakpastian dalam model unjuran dan asas andaian.

#### (ix) Dana takaful keluarga - Rizab aktuari

Liabiliti aktuari bagi produk berkaitan dengan pelaburan dan produk bukan berkaitan dengan pelaburan dikira menggunakan kaedah aliran tunai didiskaun untuk memastikan sebarang aliran tunai negatif masa hadapan akibat kekurangan caj Tabarru' untuk memenuhi jangkaan perbelanjaan manfaat keluar dihapuskan.

Liabiliti takaful keluarga diiktiraf apabila kontrak dimeterai dan caruman dikenakan.

Liabiliti ini diukur dengan menggunakan kaedah penilaian aktuari prospektif. Liabiliti ini ditentukan sebagai jumlah nilai kini manfaat masa hadapan yang ditolak dengan nilai kini bagi pertimbangan kasar masa hadapan yang timbul daripada sijil yang didiskaunkan pada kadar diskaun risiko yang bersesuaian. Liabiliti ini berdasarkan andaian anggaran terbaik dan dengan mengambil kira pengalaman penting kebelakangan ini. Jumlah yang sesuai bagi peruntukan margin risiko untuk sisihan negatif daripada jangkaan pengalaman dibuat dalam penilaian liabiliti.

Bagi sijil keluarga di mana sebahagian daripada atau keseluruhan caruman terkumpul dalam suatu dana, jumlah yang terkumpul seperti yang diisytiharkan kepada peserta akan ditetapkan sebagai liabiliti. Pensifaran digunakan pada peringkat sijil dan tiada sijil dianggap sebagai aset di bawah kaedah penilaian yang diguna pakai.

Pelarasannya kepada liabiliti pada setiap tarikh laporan adalah direkodkan dalam untung atau rugi. Keuntungan daripada margin sisihan negatif di atas kontrak larian diiktiraf dalam untung atau rugi sepanjang hayat kontrak manakala kerugian diiktiraf sepenuhnya dalam untung atau rugi pada tahun pertama larian.

Liabiliti ini tidak diiktirafkan apabila kontrak luput, ditamatkan atau dibatalkan. Pada setiap tarikh pelaporan, satu penilaian adalah dibuat sama ada liabiliti takaful keluarga yang diiktiraf adalah mencukupi dengan menggunakan ujian kecukupan liabiliti yang sedia ada.

Apa-apa kekurangan adalah direkodkan dalam untung atau rugi dengan penubuhan rizab teknikal bagi kerugian tersebut. Pada tempoh berikutnya, liabiliti bagi suatu blok perniagaan yang telah gagal ujian kecukupan adalah berdasarkan andaian-andaian yang ditubuhkan pada masa pengiktirafan kerugian. Kerugian yang terhasil daripada ujian kecukupan liabiliti boleh diterbalikkan dalam tahun-tahun masa hadapan jika kejelasan tidak lagi wujud.

Sebagaimana dengan semua unjuran, terdapat unsur-unsur ketidakpastian dan oleh itu liabiliti yang diunjurkan mungkin akan berbeza daripada liabiliti yang sebenar disebabkan tahap penting ketidakpastian yang terlibat dalam andaian kadar diskaun kematian dan kesihatan yang digunakan.

# Nota Kepada Penyata Kewangan

## 1. ASAS PENYEDIAAN PENYATA KEWANGAN (samb.)

### (d) Penggunaan anggaran dan pertimbangan (samb.)

#### (x) Peruntukan Fi wakalah / pembiayaan ISA dan PUA

##### Peruntukan Fi wakalah

Peruntukan telah dibuat untuk merekodkan kerugian masa hadapan yang tertentu, jika ada, kepada Pengendali Takaful yang berpunca daripada servis kontrak polisi individu dengan peserta.

##### (i) Produk caruman tunggal

Peruntukan dianggar berdasarkan nilai semasa aktuari bagi perbelanjaan penyelenggaraan pada masa hadapan.

##### (ii) Produk lain

Peruntukan dianggarkan berdasarkan aliran wang tunai bersih masa hadapan yang didiskaunkan kepada Pengendali Takaful dengan menggunakan kaedah aktuari yang selaras dengan apa yang digunakan bagi bukan unit rizab dalam penanggung insurans hayat konvensional dikenali sebagai kaedah rizab sterling.

Andaian yang digunakan adalah selaras dengan apa yang digunakan dalam penilaian dana Tabarru' dan andaian perbelanjaan Pengendali Takaful adalah berdasarkan kajian pengalaman Kumpulan.

##### Pembiayaan untuk Akaun Khas Individu (ISA) dan Akaun Unit Perlindungan (PUA)

Kumpulan menyediakan pembiayaan kepada peserta untuk menyelesaikan caj Tabarru' tertunggak kepada dana takaful keluarga bagi jumlah yang kekurangan dalam dana setiap peserta ISA dan PUA. Peruntukan untuk kerugian kekejasaan dibuat kepada pembiayaan ini dengan menggunakan anggaran nisbah luput bagi sijil-sijil yang terlibat. Berikutan dengan pembiayaan, peruntukan untuk kerugian kekejasaan akan dinyatakan semula sehingga jumlah asal dibekalkan untuk sijil peserta yang menambah kekurangan mereka manakala kekejasaan kerugian dihapus kira bagi sijil / manfaat yang luput.

## 2. DASAR-DASAR PERAKAUNAN PENTING

Dasar-dasar perakaunan yang dinyatakan di bawah telah diguna pakai secara konsisten untuk semua tempoh yang dibentangkan dalam penyata kewangan ini, dan telah digunakan secara konsisten oleh Kumpulan dan Bank, kecuali dinyatakan sebaliknya.

### (a) Asas penyatuan

#### (i) Subsidiari dan asas penyatuan

Penyata kewangan yang disatukan merangkumi penyata kewangan Bank dan entiti yang dikawal oleh Bank dan subsidiarinya. Kawalan dicapai apabila Bank :

- Mempunyai kuasa atas penerima pelaburan;
- Terdedah, atau mempunyai hak, pulangan berubah-ubah dari penglibatannya dengan menerima pelaburan; dan
- Mempunyai keupayaan untuk menggunakan kuasanya untuk memberi kesan kepada pulangan.

Bank menaksir semula sama ada ia mengawal satu penerima pelaburan jika fakta dan keadaan menunjukkan bahawa terdapat perubahan kepada satu atau lebih tiga unsur kawalan yang disenaraikan di atas.

Apabila Bank mempunyai hak mengundi kurang daripada majoriti di dalam penerima pelaburan, ianya mempunyai kuasa ke atas penerima pelaburan apabila hak mengundinya cukup untuk memberikan kebolehan praktikal dalam mentadbir aktiviti relevan penerima pelaburan secara unilateral. Bank mempertimbangkan semua fakta relevan dan keadaan dalam menaksir sama ada hak mengundi Bank dalam satu penerima pelaburan adalah mencukupi untuk memberi ia kuasa, termasuk :

- saiz pegangan hak mengundi Bank berbanding dengan saiz dan penyerakan pemegang pemegang-pemegang undian yang lain;
- potensi hak mengundi dipegang oleh Bank, pemegang-pemegang undian lain atau pihak lain;
- hak terhasil daripada persetujuan kontrak lain; dan
- mana-mana fakta tambahan dan keadaan yang menunjukkan bahawa Bank mempunyai, atau tidak mempunyai, kebolehan untuk mentadbir aktiviti relevan pada masa keputusan perlu dibuat, termasuk corak pengundian di mesyuarat pemegang saham sebelumnya.

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (a) Asas penyatuan (samb.)

#### (i) Subsidiari dan asas penyatuan (samb.)

Penyatuan subsidiari bermula apabila Bank mendapatkan kawalan ke atas subsidiari dan terhenti apabila Bank hilang kawalan terhadap subsidiari itu. Secara khusus, pendapatan dan perbelanjaan dalam subsidiari yang diambil alih atau dilupuskan di dalam tahun kewangan dimasukkan di dalam untung atau rugi dari tarikh Bank mendapat kawalan sehingga tarikh Bank berhenti mengawal subsidiari.

Untung atau rugi dan setiap komponen pendapatan komprehensif lain diagihkan kepada pemilik Bank dan kepada kepentingan bukan kawalan. Jumlah pendapatan komprehensif subsidiari diagihkan kepada pemilik Bank dan kepada kepentingan bukan kawalan walaupun menyebabkan keputusan kepentingan bukan kawalan mempunyai baki defisit.

Jika perlu, pelarasan dibuat kepada penyata kewangan subsidiari dengan melaraskan polisi perakaunan mereka sejajar dengan dasar-dasar perakaunan Kumpulan.

Semua aset dan liabiliti dalam ahli kumpulan, ekuiti, pendapatan, perbelanjaan dan aliran tunai yang berkaitan dengan urus niaga di antara ahli-ahli Kumpulan dihapuskan sepenuhnya semasa penyatuan.

#### Perubahan dalam kepentingan pemilikan Kumpulan dalam subsidiari

Perubahan dalam kepentingan pemilikan Kumpulan dalam subsidiari yang tidak menyebabkan kehilangan kawalan Kumpulan diambil kira sebagai urusniaga ekuiti. Amaun bawaan bagi kepentingan Kumpulan dan kepentingan bukan kawalan dilaraskan untuk mencerminkan perubahan dalam kepentingan relatif dalam subsidiari. Sebarang perbezaan di antara amaun yang mana kepentingan bukan kawalan dilaraskan dan nilai saksama pertimbangan yang dibayar atau diterima diiktiraf secara langsung dalam ekuiti pemilikan Bank.

Apabila Kumpulan kehilangan kawalan ke atas subsidiari, keuntungan atau kerugian diiktiraf dalam untung atau rugi dan dikira sebagai perbezaan di antara :

- (i) agregat nilai saksama pertimbangan yang diterima dan nilai saksama sebarang kepentingan tertanggung, dan
- (ii) amaun bawaan terdahulu oleh aset (termasuk muhibah) dan liabiliti subsidiari dan sebarang kepentingan bukan kawalan.

Semua jumlah yang sebelum ini diiktiraf di dalam pendapatan komprehensif lain yang berkenaan dengan subsidiari tersebut diambil kira seolah-olah Kumpulan telah melupuskan aset atau liabiliti yang berkenaan subsidiari (iaitu dikelaskan semula sebagai untung atau rugi dan dipindahkan ke satu lagi kategori ekuiti seperti yang ditetapkan/dibenarkan oleh MFRS). Nilai saksama bagi apa-apa pelaburan tertahan oleh bekas subsidiari pada tarikh apabila kawalan hilang dianggap sebagai nilai saksama pada pengiktirafan awal bagi perakaunan berikutnya di bawah MFRS 139 Instrumen Kewangan : Pengiktirafan dan Pengukuran atau, di mana berkenaan, kos pada pengiktirafan awal pelaburan dalam syarikat bersekutu atau usahasama.

#### Subsidiari

Pelaburan dalam subsidiari yang dihapuskan semasa penyatuan, dinyatakan pada kos ditolak kerugian penjejasan, jika ada, dalam penyata kewangan Bank yang berasingan.

#### (ii) Pelaburan dalam syarikat bersekutu

Syarikat bersekutu adalah entiti di mana Kumpulan mempunyai pengaruh penting. Pengaruh penting adalah kuasa untuk mengambil bahagian dalam keputusan dasar kewangan dan operasi syarikat bersekutu tetapi tidak mempunyai kawalan atau kawalan bersama ke atas dasar-dasar tersebut.

Keputusan dan aset dan liabiliti syarikat bersekutu diambil kira di dalam penyata kewangan yang disatukan menggunakan kaedah perakaunan ekuiti, kecuali apabila pelaburan, atau sebahagian daripadanya, diklasifikasikan sebagai dipegang untuk jualan, di mana ianya akan diambil kira selaras dengan MFRS 5. Di bawah kaedah ekuiti, pelaburan di dalam syarikat bersekutu pada mulanya diiktiraf di dalam penyata kedudukan kewangan pada kos dan diselaraskan kemudiannya untuk mengiktiraf Bahagian untung atau rugi dan pendapatan komprehensif lain Kumpulan ke atas syarikat bersekutu. Apabila bahagian kerugian Kumpulan dalam syarikat bersekutu melebihi kepentingan Kumpulan dalam syarikat bersekutu berkenaan (termasuk sebarang kepentingan jangka panjang yang pada amnya, merupakan sebahagian daripada pelaburan bersih Kumpulan dalam syarikat bersekutu), Kumpulan tidak meneruskan mengiktiraf bahagiannya dalam kerugian. Kerugian tambahan diiktiraf hanya setakat di mana Kumpulan menanggung obligasi perundangan atau konstruktif atau membuat pembayaran bagi pihak syarikat bersekutu.

# Nota Kepada Penyata Kewangan

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (a) Asas penyatuan (samb.)

#### (ii) Pelaburan dalam syarikat bersekutu (samb.)

Pelaburan dalam syarikat bersekutu diambil kira dengan menggunakan kaedah ekuiti dari tarikh di mana pelaburan menjadi syarikat bersekutu. Sebarang lebihan kos pengambilalihan ke atas kepentingan Kumpulan dalam nilai saksama aset, liabiliti dan liabiliti luar jangka bersih yang dikenal pasti adalah mewakili muhibah, di mana ia dimasukkan di dalam amun bawaan pelaburan. Sebarang lebihan kepentingan Kumpulan dalam nilai saksama bersih aset dan liabiliti yang boleh dikenal pasti ke atas kos pelaburan, selepas penilaian semula, diiktiraf serta merta di dalam untung atau rugi dalam tempoh di mana pelaburan tersebut diperoleh.

Keperluan MFRS 139 digunakan untuk menentukan sama ada ia perlu untuk mengiktiraf sebarang penjejasan nilai bagi pelaburan Kumpulan dalam syarikat bersekutu. Apabila perlu, keseluruhan amaun bawaan pelaburan (termasuk muhibah) diuji untuk penjejasan mengikut MFRS 136 Penjejasan Aset sebagai aset tersendiri dengan membandingkan amaun boleh pulih (lebih tinggi daripada nilai yang digunakan dan nilai saksama ditolak kos untuk dijual) dengan amaun bawaan. Sebarang kerugian penjejasan yang diiktiraf membentuk sebahagian dengan amaun bawaan pelaburan. Sebarang keterbalikan kerugian penjejasan nilai diiktiraf mengikut MFRS 136 setakat mana amaun boleh pulih pelaburan kemudiannya meningkat.

Kumpulan tidak meneruskan penggunaan kaedah ekuiti dari tarikh pelaburan terhenti menjadi syarikat bersekutu atau apabila pelaburan tersebut dikelaskan sebagai dipegang untuk dijual. Apabila Kumpulan mengekalkan kepentingan dalam bekas syarikat bersekutu dan kepentingan yang dikekalkan adalah aset kewangan, Kumpulan mengukur kepentingan dikekalkan pada nilai saksama pada tarikh tersebut dan nilai saksama adalah dianggap sebagai nilai saksama pada pengiktirafan awal mengikut MFRS 139. Perbezaan di antara amaun bawaan syarikat bersekutu pada tarikh kaedah ekuiti dihentikan, dan nilai saksama sebarang kepentingan dikekalkan dan apa-apa hasil daripada melupuskan sebahagian kepentingan dalam syarikat bersekutu diambilkira dalam penentuan keuntungan atau kerugian di atas pelupusan syarikat bersekutu. Di samping itu, Kumpulan akan mengambil kira semua jumlah yang sebelum ini diiktiraf dalam pendapatan komprehensif lain berkenaan dengan syarikat bersekutu sama seperti dasar yang akan disyaratkan jika syarikat bersekutu telah secara langsung melupuskan aset atau liabiliti yang berkaitan. Oleh itu, sekiranya keuntungan atau kerugian yang dahulunya diiktiraf dalam pendapatan komprehensif lain oleh syarikat bersekutu akan dikelaskan semula kepada untung atau rugi ke atas pelupusan aset atau liabiliti. Kumpulan mengklasifikasikan semula keuntungan atau kerugian daripada ekuiti kepada untung atau rugi (sebagai pelarasan klasifikasi semula) apabila kaedah ekuiti dihentikan.

Kumpulan terus menggunakan kaedah ekuiti apabila pelaburan dalam syarikat bersekutu menjadi satu pelaburan dalam usahasama. Tidak ada pengukuran semula nilai saksama kepada sebarang perubahan dalam kepentingan pemilikan.

Apabila Kumpulan mengurangkan kepentingan pemilikannya dalam syarikat bersekutu tetapi Kumpulan terus menggunakan kaedah ekuiti, Kumpulan mengklasifikasikan semula kepada untung atau rugi bahagian keuntungan atau kerugian yang sebelum ini telah diiktiraf dalam pendapatan komprehensif lain sehubungan dengan pengurangan dalam kepentingan pemilikan jika keuntungan atau kerugian akan dikelaskan semula kepada untung atau rugi ke atas pelupusan aset atau liabiliti yang berkaitan.

Apabila sekumpulan entiti berurusan dengan syarikat bersekutu Kumpulan, untung atau rugi dari urus niaga dengan syarikat bersekutu diiktiraf dalam penyata kewangan yang disatukan hanya setakat kepentingan Kumpulan dalam syarikat bersekutu yang tidak berkaitan dengan Kumpulan.

### (b) Urus niaga mata wang asing

Urus niaga dalam mata wang asing ditukar kepada mata wang fungsian setiap entiti dalam Kumpulan pada kadar pertukaran pada tarikh urus niaga.

Aset dan liabiliti kewangan dalam mata wang asing pada akhir tempoh pelaporan ditukarkan kepada mata wang fungsian pada kadar pertukaran pada tarikh tersebut.

Aset dan liabiliti bukan kewangan dalam mata wang asing yang diukur pada nilai saksama ditukarkan kepada mata wang fungsian pada kadar pertukaran pada tarikh nilai saksama ditentukan. Perbezaan mata wang asing yang timbul daripada pertukaran semula diiktiraf dalam untung atau rugi.

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (c) Pendapatan faedah dan pembiayaan dan perbelanjaan

Semua instrumen kewangan yang diukur pada kos terlunas dan aset kewangan yang menjana faedah/keuntungan diklasifikasikan sebagai dipegang untuk dagangan dan sekuriti sedia untuk jualan, pendapatan faedah dan pembiayaan dan perbelanjaan diiktiraf di bawah pendapatan faedah, perbelanjaan faedah dan pendapatan bersih bagi perniagaan Perbankan Islam dalam untung atau rugi menggunakan kaedah faedah/keuntungan efektif.

Kaedah faedah efektif adalah kaedah pengiraan kos aset dan liabiliti kewangan yang dilunaskan dan mengagihkan pendapatan faedah/pembiayaan atau perbelanjaan dalam tempoh yang berkenaan. Kadar faedah efektif adalah kadar diskaun anggaran pembayaran tunai masa hadapan atau penerimaan melalui jangka hayat instrumen kewangan atau tempoh yang lebih singkat kepada jumlah bersih amaun bawaan bagi aset atau liabiliti kewangan. Pengiraan ini mengambil kira semua syarat kontrak instrumen kewangan tetapi tidak mengambil kira kerugian kredit masa hadapan. Yuran dan kos urus niaga yang ketara adalah penting kepada kadar faedah efektif dan kiraan premium atau diskaun.

Bagi aset kewangan yang terjejas di mana nilai aset kewangan telah dikurangkan akibat kerugian penjejasan, pendapatan faedah/pembiayaan terus diiktiraf menggunakan kadar faedah dengan mendiskaunkan aliran tunai masa hadapan bagi tujuan mengukur penjejasan kerugian.

### (d) Pendapatan dan perbelanjaan fi dan komisen

Pendapatan dan perbelanjaan fi dan komisen yang integral untuk kadar pendapatan faedah/pembiayaan efektif ke atas aset atau liabiliti kewangan dimasukkan dalam pengukuran kadar pendapatan faedah/pembiayaan efektif.

Kos sampingan dan pendapatan komisen merangkumi fi servis akaun, fi pengurusan pelaburan, komisen jualan, fi penempatan pinjaman bersindiket diiktiraf selepas perkhidmatan berkaitan dilaksanakan. Apabila komitmen pinjaman tidak dijangka dikeluarkan dari pinjaman, fi komitmen pinjaman berkenaan diiktiraf atas dasar sama rata sepanjang tempoh komitmen tersebut.

Lain-lain fi terutamanya berkaitan dengan urus niaga dan fi perkhidmatan, diambilkira sebagai perbelanjaan apabila perkhidmatan diberikan.

#### Fi wakalah, perbelanjaan komisen dan perbelanjaan pengurusan

Selaras dengan prinsip-prinsip Wakalah seperti yang diluluskan oleh Jawatankuasa Syariah dan dipersetujui oleh pemegang polisi dan Pengendali Takaful, peratusan yang dipersetujui ke atas sumbangan kasar akan dikenakan oleh dana Pengendali Takaful secara pendahuluan kepada dana takaful am dan takaful keluarga sebagai fi wakalah.

Fi wakalah yang dikenakan oleh dana Pengendali Takaful daripada peserta digunakan untuk membayar semua perbelanjaan pengurusan dan perbelanjaan komisen Pengendali Takaful, yang telah ditanggung bagi pihak dana takaful am dan keluarga. Semua perbelanjaan pengurusan diiktiraf oleh Pengendali Takaful apabila berlaku.

Perbelanjaan komisen, iaitu kos langsung yang telah berlaku untuk memastikan sumbangan ke atas sijil takaful diiktiraf oleh Pengendali Takaful sebagai perbelanjaan dan diperuntukkan sewajarnya dalam tempoh di mana ia berkemungkinan menghasilkan pendapatan.

### (e) Pendapatan dagangan bersih

Pendapatan dagangan bersih terdiri daripada keuntungan setelah dikurangkan oleh kerugian yang berkaitan dengan aset dan liabiliti dagangan, dan merangkumi semua perubahan nilai saksama yang nyata dan tidak nyata, faedah dan dividen.

### (f) Dividen

Pendapatan dividen daripada subsidiari, syarikat bersekutu dan pelaburan lain diiktiraf apabila hak para pemegang saham untuk menerima bayaran telah ditentukan.

### (g) Pendapatan sewa

Pendapatan sewa daripada pelaburan hartanah diiktiraf dalam untung atau rugi berasaskan garis lurus sepanjang tempoh pajakan. Insentif pajakan yang diberikan diiktiraf sebagai sebahagian penting daripada jumlah pendapatan sewa di sepanjang tempoh pajakan. Pendapatan sewa daripada hartanah dipajak yang dipajak semula diiktiraf sebagai pendapatan lain.

# Nota Kepada Penyata Kewangan

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (h) Geran kerajaan

Geran kerajaan tidak diiktiraf sehingga terdapat kepastian yang munasabah bahawa Kumpulan dan Bank akan mematuhi syarat-syarat yang dikenakan kepada mereka dan bahawa geran tersebut akan diterima.

Geran Kerajaan diiktiraf dalam untung atau rugi secara sistematik sepanjang tempoh di mana Kumpulan dan Bank mengiktirafkannya sebagai perbelanjaan kos yang berkaitan di mana geran bertujuan untuk digunakan. Secara amnya, geran kerajaan di mana syarat utama adalah Kumpulan dan Bank perlu membeli, membina atau memperoleh aset bukan semasa diiktiraf sebagai hasil tertunda dalam penyata kedudukan kewangan dan dipindahkan kepada untung atau rugi secara sistematik dan rasional ke atas hayat berguna aset tersebut.

Geran kerajaan yang diterima sebagai pampasan untuk perbelanjaan atau kerugian yang bertujuan memberi bantuan kewangan segera kepada Kumpulan dan Bank dengan tiada kos berkaitan masa depan diiktiraf dalam untung atau rugi dalam tempoh di mana ia dikira akan diterima.

Manfaat daripada pinjaman kerajaan pada kadar faedah di bawah kadar faedah pasaran dianggap sebagai geran kerajaan diukur atas perbezaan di antara perolehan yang diterima dan nilai saksama pinjaman berdasarkan kadar faedah pasaran semasa.

### (i) Pencukaian

Perbelanjaan cukai pendapatan terdiri daripada cukai semasa yang perlu dibayar dan cukai tertunda. Cukai semasa dan cukai tertunda diiktiraf di dalam untung atau rugi kecuali pada tahap di mana ia berkaitan dengan penggabungan perniagaan atau perkara yang diiktiraf secara langsung dalam ekuiti atau pendapatan komprehensif lain.

Cukai semasa yang perlu dibayar adalah berdasarkan kepada untung atau rugi boleh dikenakan cukai untuk tahun tersebut dan ia dikira menggunakan kadar cukai yang telah digubal atau digubal sebahagian besarnya pada akhir tempoh laporan.

Cukai tertunda diiktiraf atas perbezaan sementara di antara amaun bawaan aset dan liabiliti dalam penyata kewangan dan asas cukai yang digunakan dalam pengiraan keuntungan boleh dikenakan cukai. Liabiliti cukai tertunda diiktiraf untuk semua perbezaan sementara bercukai. Aset cukai tertunda diiktiraf untuk semua perbezaan sementara yang boleh ditolak; kerugian cukai belum digunakan dan kredit cukai belum digunakan sehingga tahap di mana keuntungan boleh cukai masa hadapan akan tersedia dan perbezaan sementara yang boleh ditolak boleh digunakan. Aset dan liabiliti cukai tertunda tidak diiktiraf sekiranya perbezaan sementara timbul daripada muhibah atau daripada pengiktirafan awal aset atau liabiliti dalam urusan niaga yang bukan penggabungan perniagaan dan tidak menjejaskan sama ada perakaunan atau keuntungan atau kerugian boleh cukai. Cukai tertunda diukur pada kadar cukai yang dijangka akan dipakai dalam tempoh di mana liabiliti dilangsaikan atau aset direalisasikan, berdasarkan undang-undang yang telah digubal atau digubal sebahagian besarnya pada akhir tempoh laporan. Pengukuran liabiliti dan aset cukai tertunda mencerminkan kesan cukai seperti mana Kumpulan dan Bank menjangkakan pada akhir tempoh pelaporan, untuk memperoleh atau melangsaikan amaun bawaan aset dan liabilitinya.

Amaun dibawa bagi aset cukai tertunda dinilai semula pada setiap akhir tempoh pelaporan dan dikurangkan sehingga tiada kemungkinan bahawa keuntungan boleh cukai yang mencukupi akan tersedia untuk membolehkan semua atau sebahagian daripada aset tersebut diperolehi semula.

### (j) Instrumen-instrumen kewangan

#### (a) Pengiktirafan

Aset dan liabiliti kewangan diiktiraf dalam penyata kedudukan kewangan apabila Kumpulan dan Bank menjadi pihak dalam peruntukan kontrak instrumen tersebut.

Aset dan liabiliti kewangan pada awalnya diukur pada nilai saksama. Kos transaksi yang berkaitan secara langsung dengan pemerolehan atau terbitan instrumen kewangan akan ditambah atau ditolak (selain daripada aset dan liabiliti kewangan pada nilai saksama melalui untung atau rugi).

#### (b) Penyahiktirafan

Aset kewangan atau sebahagian darinya hanya dinyahiktiraf apabila hak kontraktual aliran tunai dari aset kewangan tersebut berakhir atau dipindahkan kepada pihak lain tanpa kawalannya dikekalkan atau sebahagian besar manfaat dan risiko terhadap aset kewangan tersebut dipindahkan. Ketika penyahiktirafan aset kewangan, perbezaan antara amaun bawaan aset dan jumlah pertimbangan telah diterima (termasuk apa-apa aset baru yang baru diperolehi dikurangkan dengan sebarang liabiliti baru yang dianggarkan) dan apa-apa keuntungan atau kerugian terkumpul yang telah diiktiraf dalam ekuiti, diiktiraf dalam untung atau rugi.

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (j) Instrumen-instrumen kewangan (samb.)

#### (b) Penyahiktirafan (samb.)

Liabiliti kewangan atau sebahagian darinya hanya dinyahiktiraf apabila obligasi kontrak telah dilucutkan atau dibatalkan atau cukup tempoh. Semasa liabiliti kewangan dinyahiktiraf perbezaan diantara amaun bawaan liabiliti kewangan dihapuskan atau dipindahkan kepada pihak lain dan jumlah pertimbangan yang dibayar termasuk apa-apa aset bukan tunai dipindahkan atau liabiliti dianggarkan diiktiraf dalam untung atau rugi.

#### (c) Ofsetting

Aset dan liabiliti kewangan diofset dan amaun bersih dibentangkan dalam penyata kedudukan kewangan hanya apabila Kumpulan dan Bank mempunyai hak undang-undang untuk ofset amaun diiktiraf dengan hasrat samada untuk menyelesaikan secara asas bersih atau merealisasikan aset dan melangsaikan liabiliti secara serentak.

Pendapatan dan perbelanjaan dibentangkan secara asas bersih hanya jika dibenarkan di bawah MFRSs, atau untuk keuntungan dan kerugian yang timbul dari kumpulan urus niaga yang sama seperti dalam aktiviti perdagangan Kumpulan dan Bank.

#### (d) Kaedah faedah efektif

Kadar faedah efektif adalah kaedah pengiraan/pelunasan kos bagi instrumen hutang, liabiliti kewangan dan pembahagian faedah pendapatan bagi tempoh yang berkenaan. Kaedah faedah efektif adalah kadar pendiskaunan anggaran penerimaan tunai masa hadapan melalui jangka tempoh hayat aset dan liabiliti kewangan atau (jika bersesuaian) tempoh lebih pendek, kepada amaun bawaan bersih pada pengiktirafan awal.

#### (e) Pengenalpastian dan pengukuran kejejasan

Pada akhir tempoh laporan Kumpulan dan Bank mentaksir samada wujud bukti objektif di mana aset kewangan yang tidak dinilai pada nilai saksama melalui untung atau rugi adalah terjejas. Aset kewangan atau kumpulan aset Kewangan terjejas apabila bukti objektif mempamerkan peristiwa kerugian yang telah berlaku selepas pengiktirafan awal aset tersebut, dan peristiwa kerugian memberi kesan ketara ke atas aliran tunai aset yang boleh dianggar secara munasabah.

Bukti objektif bahawa aset kewangan (termasuk sekuriti-sekuriti ekuiti) terjejas boleh merangkumi kesukaran kewangan yang signifikan bagi peminjam atau penerbit; keingkaran atau pengabaian oleh peminjam; penstrukturan semula terma pinjaman atau pendahuluan di mana Kumpulan dan Bank sebaliknya tidak akan mempertimbangkan; petunjuk bahawa peminjam atau penerbit akan mengalami kemuffisan; hilang daripada pasaran aktif untuk sekuriti; atau data lain yang boleh diperhatikan berkaitan dengan sekumpulan aset seperti perubahan yang bertentangan dengan status pembayaran peminjam atau penerbit dalam kumpulan; atau keadaan ekonomi yang berkait dengan keingkaran kumpulan tersebut. Sebagai tambahan untuk pelaburan dalam sekuriti ekuiti, pengurangan yang ketara atau berpanjangan di dalam nilai saksama di bawah kos ialah bukti yang objektif kejejasan nilai.

#### (i) Pinjaman, pendahuluan dan pembiayaan

Kumpulan dan Bank mengambilkira bukti kejejasan nilai pinjaman, pendahuluan dan pembiayaan pada tahap kolektif. Kesemua pinjaman, pendahuluan dan pembiayaan yang secara individu signifikan dinilai kejejasan secara khusus. Jika semua pinjaman, pendahuluan dan pembiayaan yang secara individunya signifikan dan didapati tidak mengalami kejejasan secara khusus akan dinilai secara kolektif untuk kejejasan yang telah berlaku tetapi belum dikenalpasti.

Pinjaman, pendahuluan dan pembiayaan yang secara individunya tidak signifikan dinilai secara kolektif untuk kejejasan dengan mengklaskan bersama pinjaman, pendahuluan dan pembiayaan mengikut ciri-ciri risiko yang serupa.

Di dalam menilai kejejasan kolektif Kumpulan dan Bank menggunakan tren permodelan statistik sejarah bagi tren kebarangkalian, keingkaran, masa pemulihan dan jumlah kerugian yang berlaku. Hanya dilaraskan oleh pertimbangan pengurusan samada kedudukan kredit dan ekonomi semasa menyebabkan kerugian melebihi atau berkurangan daripada yang dicadangkan oleh permodelan sejarah (historical modelling). Kadar keingkaran, kadar kerugian dan jangkaan pemulihan masa depan ditanda aras berasaskan keputusan sebenar untuk memastikan ia terus bersesuaian.

Kerugian terkumpul yang telah diklasifikasikan semula dari pendapatan komprehensif lain kepada untung atau rugi ialah perbezaan antara harga perolehan (setelah dikurangkan pembayaran balik prinsipal dan pelunasan) dan nilai saksama semasa (yang dikurangkan sebarang kerugian kejejasan sebelumnya yang telah diiktiraf dalam untung atau rugi).

Apabila peristiwa berikutan menyebabkan jumlah kerugian kejejasan nilai menurun, penurunan dalam kerugian kejejasan akan diselaraskan semula melalui untung atau rugi.



## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (j) Instrumen-instrumen kewangan (samb.)

#### (e) Pengenalpastian dan pengukuran kejejasan (samb.)

##### (i) Pinjaman, pendahuluan dan pembiayaan (samb.)

Kerugian kejejasan atas aset yang dibawa pada kos dilunaskan diukur sebagai perbezaan antara nilai bawaan aset kewangan dan nilai kini anggaran aliran tunai masa depan didiskaunkan pada kadar faedah efektif asal aset tersebut. Kerugian kejejasan diiktiraf di dalam untung atau rugi dan dinyatakan dalam akaun elaun atas pinjaman, pendahuluan dan pembiayaan. Faedah dan untung ke atas pinjaman, pendahuluan dan pembiayaan yang terjejas akan diiktiraf melalui 'unwinding' diskaun.

Perubahan dalam peruntukan kejejasan ke atas nilai masa adalah digambarkan sebagai komponen pendapatan faedah/pembiayaan.

Pinjaman, pendahuluan dan pembiayaan diklasifikasikan sebagai terjejas apabila prinsipal atau faedah/untung atau kedua-duanya tertunggak untuk tempoh 90 hari ke atas atau tertunggak kurang daripada itu tetapi disokong oleh tanda kelemahan kredit pinjaman, pendahuluan dan pembiayaan.

Untuk mengukuhkan lagi penamparan terhadap potensi kerugian kredit, Kumpulan dan Bank telah mengekalkan, dalam agregat, peruntukan penjejasan kolektif dan rizab pematuhan sekurang-kurangnya 1.2% daripada jumlah tunggakan pinjaman/pembiayaan (tidak termasuk pinjaman/pembiayaan dengan jaminan eksplisit daripada Kerajaan Persekutuan Malaysia), selepas ditolak peruntukan kejejasan nilai individu seperti yang disyaratkan oleh BNM melalui surat rujukan JDPK/8808/13/05/01 diterbitkan pada 4 Februari 2014.

##### (ii) Pelaburan sekuriti dipegang hingga matang

Bagi sekuriti dibawa pada kos dilunaskan yang mana terdapat bukti objektif kejejasan, kerugian kejejasan diukur sebagai perbezaan antara amaun bawaan sekuriti dan nilai kini anggaran aliran tunai masa depan didiskaunkan pada kadar faedah/untung efektif asal sekuriti. Amaun kerugian kejejasan diiktiraf dalam untung atau rugi. Faedah di atas pelaburan sekuriti dipegang hingga matang yang terjejas diiktiraf secara berterusan melalui 'unwinding' diskaun.

Penarikbalikan kerugian kejejasan diiktiraf apabila penurunan secara objektif boleh dikaitkan kepada satu peristiwa yang berlaku selepas kejejasan diiktiraf, sehingga tahap amaun bawaan sekuriti tidak melebihi kos dilunaskan apabila tiada kejejasan diiktiraf. Penarikbalikan kerugian kejejasan diiktiraf dalam untung atau rugi.

Untuk sekuriti dibawa pada kos, kerugian kejejasan diukur sebagai perbezaan antara amaun bawaan sekuriti dan nilai kini anggaran aliran tunai masa depan didiskaunkan pada kadar pulangan pasaran semasa untuk sekuriti yang sama. Amaun kerugian kejejasan diiktiraf dalam untung atau rugi dan kerugian kejejasan sedemikian tidak boleh ditarik balik selepas pengiktirafannya. Kumpulan dan Bank akan menghapuskira pelaburan sekuriti dipegang hingga matang apabila ianya dapat dikenalpasti tidak boleh dikutip semula.

##### (iii) Pelaburan sekuriti tersedia untuk jualan

Bagi sekuriti tersedia untuk jualan yang mana terdapat bukti kejejasan yang jelas, kerugian kejejasan terkumpul yang telah diiktiraf secara langsung dalam ekuiti akan dipindahkan daripada ekuiti kepada untung atau rugi, walaupun sekuriti belum dinyahiktiraf. Kerugian kejejasan terkumpul diukur sebagai perbezaan antara kos pemerolehan (selepas sebarang pembayaran balik prinsipal dan pelunasan) dan nilai saksama semasa (ditolak sebarang kerugian kejejasan yang sebelum ini diiktiraf dalam untung atau rugi).

Kerugian kejejasan ke atas pelaburan dalam instrumen ekuiti diklasifikasikan sebagai tersedia untuk jualan tidak akan dibalikkan selepas pengiktirafannya. Penarikbalikan kerugian kejejasan ke atas instrumen hutang yang diklasifikasikan sebagai tersedia untuk jualan diiktiraf dalam penyata pendapatan komprehensif jika peningkatan dalam nilai saksama secara objektif boleh dikaitkan dengan suatu peristiwa yang berlaku selepas pengiktirafan kerugian kejejasan dalam penyata pendapatan komprehensif.

Kerugian kejejasan bagi pelaburan sekuriti tersedia untuk jualan diiktiraf melalui pemindahan kerugian terkumpul yang telah diiktiraf dalam pendapatan komprehensif yang lain kepada untung atau rugi sebagai pelarasan pengklasifikasian semula. Apabila peristiwa berikutan menyebabkan jumlah kerugian kejejasan nilai menurun, penurunan dalam kerugian kejejasan akan dilaraskan semula melalui untung atau rugi.

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (j) Instrumen-instrumen kewangan (samb.)

#### (e) Pengenalpastian dan pengukuran kejejasan (samb.)

##### (iii) Pelaburan sekuriti tersedia untuk jualan (samb.)

Jika dalam tempoh berikutnya nilai saksama bagi sekuriti hutang tersedia untuk jualan yang telah terjejas meningkat dan peningkatan tersebut secara objektifnya dapat dikaitkan dengan peristiwa yang berlaku selepas kerugian kejejasan telah diiktiraf dalam untung atau rugi, kerugian kejejasan dilaraskan semula dengan amaun pelarasan tersebut diiktiraf dalam untung atau rugi. Bagaimanapun, sebarang bayaran balik pelaburan sekuriti ekuiti tersedia untuk jualan pada nilai saksama yang terjejas diiktiraf dalam pendapatan komprehensif yang lain. Kumpulan dan Bank akan menghapuskira pelaburan sekuriti tersedia untuk jualan yang tertentu apabila ianya dapat dikenalpasti tidak boleh dikutip.

#### (f) Penandaan pada nilai saksama melalui untung atau rugi

Aset dan liabiliti kewangan Kumpulan dan Bank telah ditandakan pada nilai saksama melalui untung atau rugi dalam keadaan-keadaan berikut :

- i) Aset atau liabiliti diurus, dinilai dan dilaporkan secara dalaman berasaskan nilai saksama.
- ii) Penandaan ini menyingkirkan atau mengurangkan secara signifikan suatu perbezaan perakaunan yang mungkin wujud.
- iii) Aset atau liabiliti mengandungi derivatif terbenam yang secara signifikan mengubah aliran tunai yang mungkin diperlukan di dalam kontrak tersebut.

Nota 33 menunjukkan jumlah bagi setiap kelas aset atau liabiliti kewangan yang telah ditandakan pada nilai saksama melalui untung atau rugi. Penjelasan kepada asas untuk setiap penandaan seperti di dalam nota setiap aset atau liabiliti kelas yang berkenaan.

#### (g) Kejejasan aset dan liabiliti bukan kewangan

Amaun bawaan bagi aset dan liabiliti bukan kewangan Kumpulan dan Bank dikaji semula pada setiap tarikh akhir tempoh pelaporan untuk menentukan samada terdapat sebarang petunjuk kejejasan. Jika terdapat sebarang petunjuk sedemikian, amaun boleh-pulih aset dianggarkan dan kerugian kejejasan diiktiraf dalam untung atau rugi Kumpulan dan Bank.

Dasar tentang kejejasan aset-aset dan liabiliti-liabiliti bukan kewangan diringkaskan seperti berikut :

##### Aset-aset lain

Aset-aset lain seperti hartanah, loji dan kelengkapan, pelaburan dalam syarikat subsidiari dan syarikat bersekutu dikaji semula untuk petunjuk kejejasan yang objektif pada akhir setiap tempoh pelaporan atau apabila terdapat sebarang petunjuk yang aset-aset ini mungkin terjejas. Jika terdapat petunjuk sedemikian, kerugian kejejasan ditentukan sebagai lebih daripada nilai bawaan aset mengatasi amaun boleh pulihnya (yang lebih besar antara nilai dalam kegunaan atau nilai saksama tolak kos untuk dijual) dan diiktiraf dalam untung atau rugi. Sebarang penarikbalikan kerugian kejejasan untuk aset-aset ini diiktiraf dalam untung atau rugi. Amaun bawaan dinaikkan kepada amaun boleh-pulih setelah semakan, dengan syarat amaun tersebut tidak melebihi amaun bawaan yang sepatutnya dibawa (bersih selepas pelunasan atau susutnilai) jika tiada kerugian kejejasan diiktiraf untuk aset-aset tersebut pada tahun-tahun sebelumnya.

#### (k) Tunai dan kesetaraan tunai

Tunai dan kesetaraan tunai termasuk tunai, baki bank dan deposit di bank-bank dan institusi kewangan lain.

#### (l) Aset dan liabiliti dagangan

Aset-aset dan liabiliti-liabiliti dagangan ialah aset dan liabiliti yang diperolehi oleh Kumpulan dan Bank dengan tujuan utamanya untuk dijual atau dibeli kembali dalam tempoh terdekat atau dipegang sebagai sebahagian daripada portfolio yang dikendalikan bersama untuk keuntungan jangka pendek atau untuk tujuan peletakan.

# Nota Kepada Penyata Kewangan

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (l) Aset dan liabiliti dagangan (samb.)

Aset-aset dan liabiliti-liabiliti pada awalnya diiktiraf dan seterusnya diukur pada nilai saksama dalam penyata kedudukan kewangan, dengan kos transaksi yang diiktiraf dalam untung atau rugi. Semua perubahan nilai saksama diiktiraf sebagai sebahagian daripada pendapatan dagangan bersih dalam untung atau rugi. Aset-aset dan liabiliti-liabiliti dagangan tidak boleh diklasifikasikan semula selepas pengiktirafan awal, kecuali aset dagangan bukan derivatif, melainkan yang ditandakan pada nilai saksama melalui untung atau rugi ketika pengiktirafan awal, kemungkinan boleh diklasifikasikan semula dari kategori nilai saksama melalui untung atau rugi (iaitu dagangan) sekiranya ianya tidak lagi dipegang untuk tujuan jualan atau belian kembali dalam tempoh terdekat dan keadaan-keadaan berikut ini dipenuhi :

- i) Jika aset kewangan telah memenuhi definisi pinjaman, pendahuluan dan pembiayaan dan belum terima (jika aset kewangan tidak diperlukan untuk diklasifikasikan sebagai pegangan untuk dagangan pada ketika pengiktirafan awal) maka ianya mungkin boleh diklasifikasikan semula sekiranya Kumpulan dan Bank mempunyai hasrat dan kemampuan untuk memegang aset kewangan itu untuk masa depan atau sehingga matang.
- ii) Jika aset tidak memenuhi definisi pinjaman, pendahuluan dan pembiayaan dan belum terima, maka ianya mungkin diklasifikasikan semula daripada kategori dagangan hanya dalam 'keadaan-keadaan yang jarang berlaku'.

### (m) Pinjaman, pendahuluan dan pembiayaan

Pinjaman, pendahuluan dan pembiayaan ialah aset kewangan bukan derivatif dengan bayaran-bayaran telah ditetapkan dan boleh ditentukan dan tidak disiar di pasaran aktif dan Kumpulan dan Bank tidak berhasrat untuk menjual serta merta atau dalam tempoh terdekat.

Apabila Kumpulan dan Bank ialah pemberi pajak dalam perjanjian pajakan yang memindahkan sebahagian besar ganjaran dan risiko yang berkaitan dengan pemilikan aset kepada penerima pajak, perjanjian itu diklasifikasikan sebagai pajakan kewangan dan belum terima yang bersamaan pelaburan bersih di dalam pajakan tersebut diiktiraf dan dibentangkan dalam pinjaman, pendahuluan dan pembiayaan.

Apabila Kumpulan dan Bank membeli aset kewangan dan dengan serentak membuat perjanjian untuk menjual semula aset (atau aset-aset yang sebahagian besar ialah aset-aset yang sama) pada harga tetap pada tarikh hadapan ("reverse repo or stock borrowing"), perjanjian ini diambilkira sebagai pinjaman, pendahuluan dan pembiayaan dan aset pendasar tidak diiktiraf dalam penyata kedudukan kewangan Kumpulan dan Bank.

Pinjaman, pendahuluan dan pembiayaan pada awalnya diukur pada nilai saksama ditambah kos langsung transaksi dan seterusnya diukur pada kos dilunaskan menggunakan kaedah faedah efektif, kecuali Kumpulan dan Bank memilih untuk mengklaskan pinjaman, pendahuluan dan pembiayaan pada nilai saksama melalui untung atau rugi seperti yang dijelaskan di Nota 2(j).

### (n) Pelaburan sekuriti

Pelaburan sekuriti pada awalnya diukur pada nilai saksama, dalam kes di mana pelaburan sekuriti tidak pada nilai saksama melalui untung atau rugi, tambahan kos transaksi langsung dan seterusnya diakaunkan bergantung kepada klasifikasi samada dipegang hingga matang, nilai saksama melalui untung atau rugi atau tersedia untuk jualan.

Pelaburan sekuriti Kumpulan dan Bank diklasifikasikan menurut kategori berikut, bergantung kepada tujuan sekuriti tersebut diperoleh.

#### (i) Dipegang hingga matang

Pelaburan dipegang hingga matang ialah aset bukan derivatif dengan bayaran balik tetap dan boleh ditentukan serta mempunyai tarikh kematangan tetap yang mana Kumpulan dan Bank mempunyai hasrat positif dan kemampuan untuk memegang sehingga matang dan tidak ditanda pada nilai saksama melalui untung atau rugi atau sebagai tersedia untuk jualan.

Sekuriti dipegang hingga matang dibawa pada kos dilunaskan dengan menggunakan kaedah kadar efektif. Jualan atau klasifikasi semula amaun yang signifikan bagi sekuriti dipegang hingga matang akan menyebabkan pengklasifikasian semula semua sekuriti dipegang hingga matang sebagai sekuriti tersedia untuk jualan. Ini juga akan juga menghalang Kumpulan dan Bank dari mengklasifikasikan sekuriti dipegang hingga matang untuk tahun semasa dan dua tahun kewangan berikutnya. Bagaimanapun, penjualan dan klasifikasi semula dalam sebarang keadaan berikut tidak akan mencetuskan kepada klasifikasi semula seperti berikut :

- a) Jualan atau klasifikasi semula yang menghampiri kematangan dan perubahan dalam kadar faedah pasaran tidak akan mempunyai kesan yang signifikan terhadap nilai saksama aset kewangan tersebut.
- b) Jualan atau klasifikasi semula selepas Kumpulan dan Bank membuat kutipan sebahagian besar prinsipal asal aset.
- c) Jualan atau pengklasifikasian semula yang berkaitan dengan peristiwa yang terpencil dan tidak berulang dan di luar kawalan Kumpulan dan Bank dan ianya tidak dapat dijangka secara munasabah.

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (n) Pelaburan sekuriti (samb.)

#### (i) Dipegang hingga matang (samb.)

Sekuriti dipegang hingga matang adalah aset kewangan dengan pembayaran tetap atau boleh ditentukan dan kematangan tetap yang mana Kumpulan dan Bank mempunyai tujuan dan keupayaan untuk memegang sehingga matang. Saham yang tidak disebut harga dalam organisasi yang ditubuhkan untuk tujuan sosioekonomi dan instrumen ekuiti yang diterima hasil penstrukturan semula pinjaman, pendahuluan dan pembiayaan atau pertukaran pinjaman yang tidak mempunyai harga pasaran disiar dalam pasaran aktif dan yang nilai saksamanya tidak boleh diukur dengan pasti, juga diklasifikasikan sebagai sekuriti dipegang hingga matang.

Sekuriti dipegang hingga matang diukur pada kos ditambah/dilunaskan berasaskan kaedah kadar hasil efektif, ditolak kejejasan, sekiranya ada. Pelunasan premium, pertambahan diskaun dan kejejasan serta keuntungan atau kerugian yang timbul akibat penyahiktirafan sekuriti dipegang hingga matang, diiktiraf dalam untung atau rugi.

Sebarang jualan daripada pengklasifikasian semula bagi jumlah signifikan sekuriti dipegang hingga matang yang jauh dari kematangannya akan menyebabkan pengklasifikasian semula semua sekuriti dipegang hingga matang kepada sekuriti tersedia untuk jualan dan menghalang Kumpulan dan Bank daripada mengklasifikasikan sekuriti bagi kelas yang sama sebagai sekuriti dipegang hingga matang untuk tahun kewangan semasa dan dua tahun berikutnya.

#### (ii) Nilai saksama melalui untung atau rugi

Kumpulan dan Bank menandakan sebahagian pelaburan sekuriti pada nilai saksama, dengan perubahan nilai saksama diiktiraf serta merta dalam untung atau rugi seperti yang dinyatakan dalam dasar perakaunan.

Sekuriti diklasifikasikan sebagai dipegang untuk dagangan sekiranya aset kewangan ini diperoleh terutamanya untuk tujuan mendapat manfaat daripada pergerakan harga jangka pendek sebenar atau jangkaan atau untuk mengunci untung arbitraj. Sekuriti dipegang untuk dagangan dinyatakan pada nilai saksama dan sebarang keuntungan atau kerugian yang timbul akibat perubahan dalam nilai saksamanya dan penyahiktirafan sekuriti dipegang untuk dagangan, diiktiraf dalam untung atau rugi. Nilai saksama sekuriti dipegang untuk dagangan yang disebut harga diperoleh daripada harga bida pasaran.

#### (iii) Pelaburan sekuriti tersedia untuk jualan

Sekuriti tersedia untuk jualan ialah pelaburan-pelaburan bukan derivatif yang mana telah ditanda sebagai tersedia untuk jualan atau tidak diklasifikasikan sebagai kategori aset kewangan yang lain-lain. Sekuriti ekuiti tidak disebut harga yang mana nilai saksamanya tidak dapat diukur secara munasabah dibawa pada kos. Semua sekuriti tersedia untuk jualan dibawa pada nilai saksama.

Pendapatan faedah diiktiraf dalam untung atau rugi dengan menggunakan kaedah faedah efektif. Pendapatan dividen diiktiraf dalam untung atau rugi apabila Kumpulan dan Bank mempunyai hak kepada dividen. Keuntungan atau kerugian bagi sekuriti hutang pelaburan tersedia untuk jualan diiktiraf dalam untung atau rugi.

Perubahan nilai saksama yang lain diiktiraf dalam pendapatan komprehensif lain sehingga sekuriti dijual atau terjejas, di mana keuntungan dan kerugian terkumpul yang diiktiraf sebelum ini dalam pendapatan komprehensif lain diklasifikasikan semula kepada untung atau rugi sebagai pelarasan pengklasifikasian semula.

Aset kewangan bukan derivatif mungkin akan diklasifikasikan semula daripada kategori aset tersedia untuk jualan kepada kategori pinjaman, pendahuluan dan pembiayaan dan belum terima jika memenuhi definisi pinjaman, pendahuluan dan pembiayaan dan belum terima dan jika Kumpulan dan Bank mempunyai hasrat dan kemampuan untuk memegang aset kewangan untuk masa depan atau sehingga matang.

Sebarang keuntungan atau kerugian akibat perubahan dalam nilai saksama diiktiraf secara langsung dalam ekuiti melalui penyata perubahan dalam ekuiti, sehingga aset kewangan itu dijual, dipungut, dilupakan atau terjejas nilai, yang pada masa itu, keuntungan atau kerugian terkumpul yang dahulunya diiktiraf dalam ekuiti akan dipindahkan ke untung atau rugi.

### (o) Peruntukan

Peruntukan diiktiraf jika keputusan peristiwa lepas Kumpulan dan Bank mempunyai obligasi perundangan atau konstruktif masa kini yang boleh dianggar dengan pasti dan berkemungkinan aliran keluar manfaat ekonomi akan diperlukan untuk menyelesaikan obligasi tersebut.

Peruntukan ditentukan dengan mendiskaunkan aliran tunai masa depan pada kadar pra cukai yang menggambarkan nilai pasaran semasa bagi nilai masa wang dan jika sesuai risiko dikhusus kepada liabiliti. diskaun 'unwinding' diiktiraf sebagai kos kewangan.

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (o) Peruntukan (samb.)

#### Kontrak yang membebankan

Peruntukan untuk kontrak yang membebankan diiktiraf apabila manfaat yang akan diperolehi oleh Kumpulan dan Bank daripada kontrak adalah lebih rendah daripada kos yang tidak dapat dielakkan bagi memenuhi obligasi di bawah kontrak tersebut. Peruntukan diukur pada nilai kini anggaran kos penamatan kontrak dan kos jangkaan bersih meneruskan kontrak yang lebih rendah. Sebelum peruntukan disahkan, Kumpulan dan Bank mengiktiraf sebarang kerugian ke atas aset yang berkaitan dengan kontrak tersebut.

#### Peruntukan fi wakalah

Peruntukan untuk fi wakalah dibuat bagi merekodkan jangkaan kerugian-kerugian tertentu masa depan kepada dana pemegang saham hasil daripada perkhidmatan bagi perjanjian polisi individu dengan peserta.

#### (i) Produk sumbangan tunggal

Peruntukan dianggar berdasarkan nilai kini aktuari bagi perbelanjaan penyelenggaraan masa depan.

#### (ii) Produk-produk lain

Peruntukan dianggar berdasarkan aliran tunai bersih masa depan didiskaunkan kepada Pengendali Takaful menggunakan kaedah aktuari konsisten dengan yang telah digunakan untuk pembalikan bukan unit di dalam pemilik insuran nyawa konvensional yang dipanggil metodologi rizab 'sterling'.

Anggaran yang digunakan konsisten dengan yang digunakan dalam penilaian dana tabaru' dan andaian belanja Pengendali Takaful adalah berasaskan pada kajian Pengendali Takaful.

#### Rizab penyamaan keuntungan ('PER') untuk Skim Perbankan Islam ('SPI')

Rizab penyamaan keuntungan bagi bahagian pemegang pelaburan diklasifikasikan sebagai liabiliti dan diiktiraf pada kos dan agihan seterusnya diiktiraf dalam untung atau rugi.

Rizab penyamaan keuntungan bagi bahagian Kumpulan dan Bank diklasifikasikan sebagai rizab lain dalam ekuiti dan daripada pembahagian berikutnya dan diagihkan kepada pendapatan tertahan seterusnya diambilkira dalam pindahan antara rizab.

Penggunaan rizab tersebut tidak boleh dibentangkan sebagai peningkatan pendapatan dalam penyata kewangan tetapi sebagai aliran keluar dana dari penyelesaian obligasi kepada pemegang akaun pelaburan.

### (p) Luar jangka

#### (i) Liabiliti luar jangka

Jika wujud kebarangkalian aliran keluar manfaat ekonomi yang tidak akan diperlukan atau amaunnya tidak dapat dianggar pasti, obligasi tersebut tidak diiktiraf dalam penyata kedudukan kewangan dan dinyatakan sebagai liabiliti luar jangka, melainkan kebarangkalian aliran keluar manfaat ekonomi adalah tipis. Kemungkinan wujudnya obligasi hanya dapat disahkan sekiranya berlaku atau tidak berlaku satu atau lebih peristiwa masa depan, juga didedahkan sebagai liabiliti luar jangka melainkan kebarangkalian aliran keluar manfaat ekonomi adalah tipis.

Jika Kumpulan atau Bank mengikat kontrak jaminan kewangan untuk menjamin keberhutangan pihak lain, maka Kumpulan atau Bank menganggap ini sebagai aturan insurans dan ia diambilkira sebagai sedemikian. Sehubungan itu, Kumpulan atau Bank menganggap kontrak jaminan sebagai liabiliti luar jangka sehingga ke suatu masa Kumpulan atau Bank berkemungkinan perlu membuat pembayaran di bawah jaminan tersebut.

#### (ii) Aset luar jangka

Apabila wujud kebarangkalian aliran masuk manfaat ekonomi atau amaunnya tidak boleh dianggar pasti, aset tidak diiktiraf dalam penyata kedudukan kewangan dan didedahkan sebagai aset luar jangka, melainkan kebarangkalian aliran masuk manfaat ekonomi adalah tipis. Kemungkinan wujudnya obligasi ianya akan hanya dapat disahkan sekiranya berlaku atau tidak berlaku satu atau lebih peristiwa masa depan, ianya juga didedahkan sebagai aset luar jangka melainkan kebarangkalian aliran masuk manfaaat ekonomi adalah tipis.

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (q) Aset lain belum terima

Aset-aset lain yang belum terima pada awalnya diiktiraf pada kos apabila hak berkontrak untuk menerima tunai atau aset kewangan lain daripada entiti lain disahkan.

Lanjutan kepada pengiktirafan awal, aset-aset lain yang belum terima dinyatakan pada kos tolak kejejasan.

Aset-aset yang belum diterima tidak dipegang untuk tujuan dagangan.

Hutang lapuk yang diketahui untuk perniagaan Takaful dihapuskan dan elaun-elaun khusus dibuat untuk sebarang premium belum jelas atau baki insurans semula yang masih belum berbayar lebih daripada 90 hari atau 3 bulan dari tarikh ianya menjadi belum terima dan untuk semua hutang yang dianggap terjejas.

### (r) Hartanah, loji dan kelengkapan

#### (i) Pengiktirafan dan ukuran

Butiran hartanah, loji dan kelengkapan dinyatakan pada kos tolak susutnilai terkumpul dan kerugian kejejasan. Kos termasuk perbelanjaan yang secara langsung disebabkan oleh pemerolehan aset tersebut. Kos aset yang dibina sendiri adalah termasuk kos bahan dan pekerja langsung, sebarang kos lain yang secara langsung digunakan agar aset dapat berfungsi untuk tujuan penggunaannya, dan kos untuk membuka dan menanggalkan peralatan ini dan memulihkan tapak di mana hartanah, loji dan kelengkapan ditempatkan. Perisian yang dibeli yang merupakan sebahagian penting dalam memastikan aset berkaitan dapat berfungsi dipermodalkan sebagai sebahagian daripada kelengkapan tersebut.

Bagi hartanah, loji dan kelengkapan yang telah disusutnilai sepenuhnya disusutnilai mengikut jangka hayatnya tetapi masih diperoleh manfaat ekonominya, dinilai berasaskan nilai saksama pada akhir tahun kewangan.

Apabila bahagian penting sesuatu hartanah, loji dan kelengkapan mempunyai jangka hayat yang berbeza, ia diambilkira sebagai butiran berasingan (komponen utama) hartanah, loji dan kelengkapan. Termasuk dalam hartanah, loji dan kelengkapan ialah pajakan kewangan yang dikenalpasti sekiranya ada pada tarikh penyata kedudukan kewangan Kumpulan dan Bank.

#### (ii) Pengelasan semula ke pelaburan hartanah

Apabila kegunaan sesuatu harta berubah daripada penghuni sendiri kepada pelaburan hartanah, harta tersebut diukur pada kos dan diklasifikasikan semula sebagai pelaburan hartanah.

#### (iii) Kos berikutan

Kos untuk menggantikan bahagian sesuatu hartanah, loji dan kelengkapan diiktiraf dalam amaun dibawa bagi butiran tersebut jika ada kebarangkalian bahawa manfaat ekonomi masa depan yang terangkum dalam bahagian tersebut akan mengalir ke Kumpulan dan Bank dan kosnya boleh diukur pasti. Kos penyelenggaraan harian hartanah, loji dan kelengkapan diiktiraf dalam untung atau rugi bila berlaku.

#### (iv) Susutnilai

Susutnilai diiktiraf dalam untung atau rugi atas asas garis lurus di sepanjang anggaran jangka hayat setiap bahagian sesuatu butiran hartanah, loji dan kelengkapan. Aset pajakan disusutnilai di sepanjang tempoh yang lebih pendek antara tempoh pajakan dengan jangka hayat hartanah, loji dan kelengkapan. Tanah pegangan kekal tidak disusutnilai. Hartanah, loji dan kelengkapan dalam pembinaan tidak disusutnilai sehingga aset tersebut tersedia untuk tujuan penggunaannya.

Anggaran jangka hayat untuk tempoh semasa dan perbandingan seperti berikut :

• bangunan	50 tahun
• loji dan peralatan	5 - 7 tahun
• perabot dan kelengkapan	5 - 7 tahun
• komponen utama	25 - 30 tahun
• kenderaan bermotor	5 - 7 tahun
• pengubahsuaian	7 tahun

Amaun susutnilai ditentukan selepas menolak nilai sisa. Kaedah susutnilai, jangka hayat dan nilai sisa dinilai semula pada akhir setiap tempoh pelaporan.

# Nota Kepada Penyata Kewangan

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (r) Hartanah, loji dan kelengkapan (samb.)

#### (iv) Susutnilai (samb.)

Sesuatu hartanah, loji dan kelengkapan dinyahiktiraf apabila dilupuskan atau apabila tiada manfaat ekonomi dijangka timbul dari penggunaan aset tersebut di masa hadapan dari penggunaan berterusan. Sebarang untung atau rugi terhasil semasa pelupusan atau persaraan hartanah, loji dan kelengkapan ditentukan sebagai perbezaan antara hasil jualan dan amaun dibawa aset tersebut dan diiktiraf dalam untung atau rugi.

### (s) Pelaburan hartanah

Pelaburan hartanah adalah harta yang dimiliki atau dipegang di bawah kepentingan pegangan pajak untuk memperoleh pendapatan sewaan atau untuk menambah nilai modal atau untuk kedua-duanya. Ini termasuk tanah dipegang untuk kegunaan masa depan yang belum ditentukan buat masa kini. Harta yang diduduki oleh entiti dalam Kumpulan dan Bank diambilkira sebagai diduduki sendiri dan bukan sebagai pelaburan hartanah.

Pelaburan hartanah dinyatakan pada kos tolak susutnilai terkumpul dan kerugian kejejasan adalah selaras dengan dasar perakaunan untuk hartanah, loji dan kelengkapan seperti yang dinyatakan dalam nota dasar perakaunan.

Susutnilai dicaj kepada untung atau rugi atas asas garis lurus di sepanjang anggaran jangka hayat antara 25 hingga 50 tahun.

### (t) Tanah pegangan pajak/Pajakan prabayar

Tanah pegangan pajak yang biasanya mempunyai hayat ekonomi tidak terhad dan yang hak miliknya tidak mungkin akan berpindah kepada penerima pajak pada akhir tempoh pajakan dianggap sebagai pajakan operasi. Bayaran yang dibuat sebaik sahaja memasuki atau memperoleh tanah pegangan pajak diambilkira sebagai bayaran pajakan prabayar yang dilunaskan sepanjang tempoh pajakan menurut corak manfaat yang diperuntukkan kecuali untuk tanah pegangan pajak yang diklasifikasikan sebagai pelaburan hartanah.

### (u) Deposit daripada pelanggan

Deposit daripada pelanggan dinyatakan pada nilai peletakan dan diselaraskan untuk faedah terakru.

### (v) Pengiktirafan faedah/untung, pembiayaan dan belanja berkaitan

Faedah perbelanjaan dan keuntungan yang diagihkan (termasuk aktiviti-aktiviti berkaitan dengan perniagaan SPI) ke atas deposit-deposit dan pinjaman, pendahuluan dan pembiayaan Kumpulan dan Bank diiktiraf menggunakan kaedah faedah efektif.

### (w) Manfaat pekerja

#### (i) Manfaat jangka pendek

Obligasi manfaat pekerja jangka pendek dari segi gaji, bonus tahunan, cuti tahunan berbayar dan cuti sakit diukur atas asas tidak didiskaunkan dan dibelanjakan apabila perkhidmatan berkaitan disediakan.

Peruntukan diiktiraf bagi amaun yang dijangka akan dibayar di bawah bonus tunai jangka pendek jika Kumpulan dan Bank mempunyai perundangan semasa atau obligasi konstruktif untuk membayar amaun ini kesan daripada perkhidmatan lepas yang diberikan oleh pekerja dan obligasi ini boleh dijangka pasti.

#### (ii) Pelan Persaraan Negara

Sumbangan Kumpulan dan Bank kepada Kumpulan Wang Simpanan Pekerja dicaj kepada untung atau rugi dalam tahun ianya berkaitan. Sebaik sahaja sumbangan dibuat, Kumpulan dan Bank tiada lagi obligasi bayaran selanjutnya.

#### (iii) Pelan manfaat tertakrif

Kumpulan dan Bank mengendalikan sebuah skim manfaat persaraan tanpa dana dan tiada sumbangan bagi pekerjaanya yang layak. Di bawah skim ini, pesara yang layak akan mendapat pembayaran balik caj perubatan tertentu yang ditanggung selepas persaraan. Peruntukan faedah persaraan di buat berdasarkan penilaian aktuari yang dilaksanakan pada akhir setiap tempoh pelaporan oleh aktuari kerajaan dengan menggunakan kaedah kredit unit diunjur. Penilaian aktuari terkini telah dilaksanakan pada 31 Disember 2013.

Pengukuran semula yang terdiri daripada keuntungan dan kerugian aktuari, kesan perubahan kepada siling aset (jika berkenaan) dan pulangan ke atas pelan (tidak termasuk faedah) ditunjukkan dengan serta merta di dalam penyata kedudukan kewangan dengan caj atau kredit diiktiraf dalam pendapatan komprehensif lain dalam tempoh di mana ia berlaku.

### 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

#### (w) Manfaat pekerja (samb.)

##### (iii) Pelan manfaat tertakrif (samb.)

Pengukuran semula diiktiraf dalam pendapatan komprehensif lain ditunjukkan serta merta dalam perolehan tertahan dan tidak akan diklasifikasikan kepada untung atau rugi. Kos perkhidmatan yang lepas diiktiraf dalam untung atau rugi dalam tempoh pindaan pelan. Faedah bersih diambil kira dengan menggunakan kadar diskaun kepada manfaat pada awal tempoh kepada liabiliti atau aset bersih. Kos manfaat tertakrif dikategorikan sebagai berikut :

- (i) Kos perkhidmatan (termasuk kos perkhidmatan semasa, kos perkhidmatan yang lepas dan keuntungan dan kerugian ke atas pengurangan dan pembayaran);
- (ii) Perbelanjaan atau pendapatan faedah bersih; dan
- (iii) Pengukuran semula.

Kumpulan dan Bank membentangkan dua komponen pertama kos manfaat tertakrif dalam untung atau rugi di bawah kos kakitangan.

Obligasi manfaat persaraan diiktiraf dalam penyata kedudukan kewangan mewakili defisit atau lebih sebenar dalam pelan manfaat tertakrif Kumpulan dan Bank. Sebarang lebihan terhasil daripada pengiraan ini adalah terhad kepada nilai kini manfaat ekonomi yang boleh didapati dalam bentuk bayaran balik daripada pelan atau pengurangan caruman masa hadapan kepada pelan.

Liabiliti bagi manfaat penamatan diiktiraf pada awal apabila entiti tidak dapat lagi menarik balik tawaran manfaat penamatan dan apabila entiti mengiktiraf sebarang kos berkaitan penstrukturan semula.

#### (iv) Manfaat pemberhentian kontrak kerja

Manfaat penamatan diiktiraf sebagai perbelanjaan apabila Kumpulan dan Bank komited dengan ketara tanpa kemungkinan realistik untuk menarik balik kepada pelan terperinci rasmi samada menamatkan penggajian sebelum tarikh persaraan biasa atau untuk menyediakan manfaat-manfaat penamatan kesan daripada tawaran yang dibuat untuk menggalakkan pemberhentian secara sukarela. Manfaat penamatan sukarela diiktiraf jika Kumpulan dan Bank membuat tawaran menggalakkan sukarela yang kemungkinan tawaran itu akan diterima dan bilangan penerimaan boleh dijangka pasti. Jika manfaat pemberhentian yang dibayar lebih daripada 12 bulan selepas tempoh laporan, maka ia akan didiskaunkan kepada nilai kini.

#### (x) Dana takaful am

Hasil penanggungjanaan takaful am ditentukan untuk setiap kelas perniagaan selepas mengambil kira takaful semula, komisen, sumbangan tidak terperoleh dan tuntutan tertanggung.

##### (i) Pendapatan sumbangan

Sumbangan diiktiraf dalam tahun kewangan merujuk kepada andaian risiko sepanjang tahun kewangan berkenaan berasaskan tarikh permulaan caruman. Caruman takaful semula diiktiraf dalam tahun kewangan seperti sijil asal berkaitan dengan takaful semula.

##### (ii) Rizab sumbangan belum diperoleh

Rizab sumbangan belum diperoleh ('Unearned Contribution Reserves') merupakan bahagian sumbangan bersih sijil takaful yang ditanggungjamin berkaitan dengan sijil belum tamat tempoh pada akhir tempoh kewangan.

Kaedah 1/365 digunakan bagi semua perniagaan takaful am di dalam Malaysia. Rizab ini dikurangkan dengan peratus komisen perniagaan langsung kasar yang diambilkira dan tidak melebihi had-had yang ditetapkan oleh Bank Negara Malaysia.

Pada setiap tarikh laporan, Kumpulan memeriksa risiko belum tamat tempoh dan menjalankan ujian kecukupan liabiliti untuk menentukan sama ada terdapat sebarang lebihan keseluruhan tuntutan yang dijangka dan kos pemerolehan tertunda atas premium tidak diperoleh. Pengiraan ini menggunakan anggaran semasa aliran tunai masa hadapan (dengan mengambil pertimbangan nisbah kerugian semasa) selepas mengambilkira pulangan pelaburan dijangka yang wujud daripada aset yang berkaitan dengan peruntukan teknikal takaful am yang relevan. Sekiranya anggaran ini menunjukkan bahawa amaun bawaan untuk caruman tidak diperoleh ditolakkan kos pemerolehan tertunda yang tidak mencukupi, kekurangan itu diiktiraf dalam untung atau rugi dengan menetapkan peruntukan kecukupan liabiliti.



# Nota Kepada Penyata Kewangan

## 2. DASAR-DASAR PERAKAUNAN PENTING (samb.)

### (x) Dana takaful am (samb.)

#### (iii) Peruntukan untuk tuntutan

Liabiliti untuk tuntutan diiktiraf untuk perniagaan insurans langsung. Amaun tuntutan ialah anggaran terbaik perbelanjaan yang diperlukan bersama dengan belanja berkaitan dikurangkan bayaran balik untuk menjelaskan obligasi semasa tarikh penyata kedudukan kewangan.

Peruntukan juga dibuat untuk kos tuntutan, bersama dengan belanja berkaitan yang ditanggung tetapi tidak dilapor pada tarikh penyata kedudukan kewangan menggunakan kaedah penganggaran matematik oleh aktuari berkelayakan Kumpulan.

### (y) Dana takaful keluarga

Dana takaful keluarga diselenggara selaras dengan keperluan Akta Takaful, 1984 (dimansuhkan pada 30 Jun 2013) dan Akta Perkhidmatan Kewangan Islam 2013 (berkuatkuasa pada 30 Jun 2013), dan termasuk liabiliti aktuari, wang benih (jika berkenaan) dan akaun peserta.

Akaun peserta terdiri daripada lebih terkumpul yang boleh diagihkan kepada peserta ditentukan oleh penilaian aktuari tahunan lebih tidak diperuntukkan dana takaful Keluarga oleh aktuari bertauliah Kumpulan, nilai aset bersih boleh agih kepada pemegang unit dan rizab lain yang berkenaan. Sebarang defisit aktuari dalam dana takaful keluarga akan dicukupkan oleh Pengendali Takaful melalui pinjaman ihsan atau Qard. Lebih yang boleh diagihkan kepada para peserta ditentukan selepas ditolak tuntutan / manfaat yang dibayar dan perlu dibayar, takaful semula, peruntukan, rizab, komisen, perbelanjaan pengurusan, serta pembayaran balik Qard, jika ada, dan dibahagikan mengikut terma-terma dan syarat-syarat yang ditetapkan oleh Jawatankuasa Syariah Kumpulan.

#### (i) Pendapatan sumbangan

Sumbangan diiktiraf sebaik sahaja amaun sumbangan boleh diukur pasti.

##### Perniagaan berkaitan dengan pelaburan

Pendapatan sumbangan pertama diiktiraf berasaskan andaian risiko dan sumbangan berikutan yang diiktiraf atas dasar tunai. Risiko berikutan diandaikan berasaskan kecukupan unit bagi peserta.

##### Perniagaan tak berkaitan

Pendapatan sumbangan pertama diiktiraf daripada tarikh awal dan sumbangan berikutnya diiktiraf apabila tamat tempoh. Pada akhir tahun kewangan, semua sumbangan tamat tempoh diakaunkan sehingga ianya dapat diukur pasti.

#### (ii) Perniagaan berkaitan pelaburan

Pelaburan dalam perniagaan berkaitan pelaburan dinyatakan pada nilai saksama. Sebarang peningkatan atau penurunan dalam nilai pelaburan diambilkira dalam untung atau rugi.

#### (iii) Peruntukan untuk tuntutan

Tuntutan dan kos penyelesaian yang bertanggung dalam tempoh kewangan diiktiraf apabila peristiwa boleh tuntutan berlaku dan/atau kumpulan diberitahu.

Tuntutan dan peruntukan untuk tuntutan yang timbul daripada sijil takaful keluarga, termasuk kos penyelesaian tolak pemulihan retakaful, diambil kira menggunakan kaedah mengikut kes dan untuk tujuan ini, manfaat yang perlu dibayar di bawah sijil takaful keluarga diiktiraf seperti berikut :

- a) Kematangan atau bayaran manfaat takaful yang lain yang perlu dibayar pada tarikh tertentu dianggap sebagai tuntutan yang perlu dibayar pada tarikh tamat tempoh.
- b) Kematian serahan dan manfaat lain tanpa tarikh tamat tempoh dianggap sebagai tuntutan yang perlu dibayar pada tarikh penerimaan maklumat penamatan akibat kematian peserta atau berlakunya hal luar jangka yang dilindungi.

## Nota Kepada Penyata Kewangan

### 3. TUNAI DAN DANA JANGKA PENDEK

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Tunai di tangan dan baki di bank-bank dan lain-lain institusi kewangan	684,206	463,314	625,384	423,447
Wang panggilan, deposit dan penempatan yang matang dalam tempoh sebulan	1,717,770	964,463	1,692,660	915,480
	<b>2,401,976</b>	<b>1,427,777</b>	<b>2,318,044</b>	<b>1,338,927</b>

### 4. SEKURITI PELABURAN

	NOTA	KUMPULAN		BANK	
		2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Sekuriti pelaburan melalui untung atau rugi	4 (a)	140,974	99,996	8,009	8,703
Sekuriti pelaburan dipegang hingga matang	4 (b)	8,427,010	8,151,054	8,427,010	8,151,054
Sekuriti pelaburan tersedia untuk jualan	4 (c)	1,525,887	1,123,794	1,525,887	1,123,794
		<b>10,093,871</b>	<b>9,374,844</b>	<b>9,960,906</b>	<b>9,283,551</b>

#### (a) Sekuriti pelaburan melalui untung atau rugi

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<u>Instrumen Pasaran Wang :</u>				
Sekuriti Kerajaan Malaysia	18,472	6,507	–	–
	<b>18,472</b>	<b>6,507</b>	<b>–</b>	<b>–</b>
<u>Sekuriti disebuttharga di Malaysia :</u>				
Saham	8,009	8,703	8,009	8,703
	<b>8,009</b>	<b>8,703</b>	<b>8,009</b>	<b>8,703</b>
<u>Sekuriti tak disebuttharga di Malaysia :</u>				
Sekuriti Hutang Islam	114,493	84,786	–	–
	<b>114,493</b>	<b>84,786</b>	<b>–</b>	<b>–</b>
	<b>140,974</b>	<b>99,996</b>	<b>8,009</b>	<b>8,703</b>

#### Pada nilai saksama melalui untung atau rugi

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Bon-bon kerajaan	18,472	6,507	–	–
Bon-bon korporat	114,493	84,786	–	–
Saham	8,009	8,703	8,009	8,703
Pelaburan sekuriti hutang dipegang untuk dagangan	140,974	99,996	8,009	8,703

# Nota Kepada Penyata Kewangan

## 4. SEKURITI PELABURAN (samb.)

### (b) Sekuriti pelaburan dipegang hingga matang

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
<u>Instrumen Pasaran Wang (Jangka Panjang) :</u>		
Sekuriti Kerajaan Malaysia	2,647,256	3,396,727
Terbitan Pelaburan Kerajaan Malaysia	2,947,746	2,807,136
Sukuk	139,622	–
Bon Jaminan Kerajaan	1,635,290	1,024,621
Bon Khazanah	567,294	404,584
	<b>7,937,208</b>	<b>7,633,068</b>
<u>Sekuriti tak disebutbarga di Malaysia :</u>		
Sekuriti Hutang Swasta	79,877	84,934
Sekuriti Hutang Islam	370,756	419,328
	<b>450,633</b>	<b>504,262</b>
Tolak : Pelunasan premium tolak pertambahan diskaun bersih	39,169	13,724
	<b>8,427,010</b>	<b>8,151,054</b>

### Pada nilai kos terlunas

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Bon-bon kerajaan	7,979,827	7,656,913
Bon-bon korporat	447,183	494,141
Pelaburan sekuriti dipegang hingga matang	<b>8,427,010</b>	<b>8,151,054</b>

### Struktur kematangan sekuriti dipegang hingga matang

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Lebih daripada satu tahun	7,715,219	7,123,801
Matang dalam tempoh satu tahun	711,791	1,027,253
	<b>8,427,010</b>	<b>8,151,054</b>

# Nota Kepada Penyata Kewangan

## 4. SEKURITI PELABURAN (samb.)

### (c) Sekuriti pelaburan tersedia untuk jualan

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
<u>Instrumen Pasaran Wang :</u>		
Sekuriti Kerajaan Malaysia	494,765	246,535
Sukuk	150,184	30,165
Bon Jaminan Kerajaan	20,000	20,000
Terbitan Pelaburan Kerajaan Malaysia	691,868	649,168
	<b>1,356,817</b>	945,868
<u>Sekuriti tak disebutbarga di Malaysia :</u>		
Saham	380	380
	<b>380</b>	380
Tolak : Pelunasan premium tolak pertambahan diskaun bersih	(5,165)	(3,383)
Tolak : Kerugian kejejasan terkumpul saham tak disebutbarga di Malaysia	(380)	(380)
Keuntungan/(kerugian) nilai saksama	(51,356)	(412)
	<b>1,300,296</b>	942,073
<u>Sekuriti disebutbarga di Malaysia :</u>		
Saham	131,256	87,981
Pelaburan Unit Amanah Saham	146,621	146,621
	<b>277,877</b>	234,602
Tolak : Kerugian kejejasan terkumpul saham disebutbarga dan Unit Amanah Saham di Malaysia	(47,887)	(47,887)
Keuntungan/(kerugian) nilai saksama	(4,399)	(4,994)
	<b>225,591</b>	181,721
	<b>1,525,887</b>	1,123,794

### Pada nilai saksama

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Pelaburan sekuriti hutang	1,300,296	942,073
Sekuriti ekuiti dengan ketentuan nilai saksama	225,591	181,721
Sekuriti tersedia untuk jualan	<b>1,525,887</b>	1,123,794

### Struktur kematangan sekuriti tersedia untuk jualan

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Lebih daripada satu tahun	1,300,296	942,073
Tiada tarikh matang	225,591	181,721
	<b>1,525,887</b>	1,123,794

## Nota Kepada Penyata Kewangan

### 5. PINJAMAN, PENDAHULUAN DAN PEMBIAYAAN

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pinjaman, pendahuluan dan pembiayaan pada kos dilunaskan	<b>16,872,280</b>	13,881,562

Berikut adalah pecahan pinjaman, pendahuluan dan pembiayaan mengikut nilai saksama.

	KUMPULAN / BANK		
	AMAUN KASAR 2013 RM'000	KERUGIAN KEJEJASAN 2013 RM'000	AMAUN BAWAAN 2013 RM'000
<b>Pinjaman, pendahuluan dan pembiayaan pada kos dilunaskan</b>			
Pinjaman/pembiayaan perumahan	5,003,160	(146,557)	4,856,603
Pinjaman/pembiayaan persendirian	11,147,490	(147,850)	10,999,640
Pinjaman/pembiayaan kakitangan	108,495	(194)	108,301
Sewa beli belum terima	182,698	(3,340)	179,358
Mikro kredit	1,434	(16)	1,418
Mikro kewangan	445,822	(77,662)	368,160
Kad kredit/caj	257,835	(13,511)	244,324
Pinjaman/pembiayaan bertempoh yang lain	112,726	(493)	112,233
Kredit pusingan	19,083	(16,840)	2,243
	<b>17,278,743</b>	<b>(406,463)</b>	<b>16,872,280</b>

	KUMPULAN / BANK		
	AMAUN KASAR 2012 RM'000	KERUGIAN KEJEJASAN 2012 RM'000	AMAUN BAWAAN 2012 RM'000
<b>Pinjaman, pendahuluan dan pembiayaan pada kos dilunaskan</b>			
Pinjaman/pembiayaan perumahan	3,806,343	(135,725)	3,670,618
Pinjaman/pembiayaan persendirian	9,526,262	(179,969)	9,346,293
Pinjaman/pembiayaan kakitangan	116,207	(1,186)	115,021
Sewa beli belum terima	121,473	(6,571)	114,902
Mikro kredit	1,626	(118)	1,508
Mikro kewangan	373,615	(39,237)	334,378
Kad kredit/caj	182,694	(2,579)	180,115
Pinjaman/pembiayaan bertempoh yang lain	120,442	(4,925)	115,517
Kredit pusingan	23,261	(20,051)	3,210
	<b>14,271,923</b>	<b>(390,361)</b>	<b>13,881,562</b>

## Nota Kepada Penyata Kewangan

### 5. PINJAMAN, PENDAHULUAN DAN PEMBIAYAAN (samb.)

#### (a) Pinjaman, pendahuluan dan pembiayaan mengikut jenis

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pinjaman/pembiayaan bertempoh		
Pinjaman/pembiayaan perumahan	11,424,761	6,721,147
Pinjaman/pembiayaan persendirian	17,313,126	15,282,439
Sewa beli belum terima	209,757	141,043
Pinjaman/pembiayaan bertempoh yang lain*	113,808	122,371
Mikro kredit	1,434	1,626
Mikro kewangan	523,366	433,878
Pinjaman/pembiayaan kakitangan	111,707	119,052
Kad kredit/caj	257,835	182,694
Kredit pusingan	19,561	24,832
Tolak : Faedah/pendapatan belum diiktiraf	(12,696,612)	(8,757,159)
	<b>17,278,743</b>	14,271,923
Pinjaman, pendahuluan dan pembiayaan kasar		
Tolak : Peruntukan kejejasan pinjaman, pendahuluan dan pembiayaan kejejasan kolektif	(406,463)	(390,361)
	<b>16,872,280</b>	13,881,562

\* Termasuk dalam pinjaman bertempoh ialah pinjaman bertempoh subordinat yang diberikan kepada BSNC Corporation (M) Berhad, sebuah syarikat bersekutu, berjumlah RM150 juta di mana penyelesaian telah dibuat untuk RM90 juta melalui pindahan 45 juta unit saham Affin Holdings Berhad pada RM2 seunit dalam tahun 2005. Pembayaran balik baki berjumlah RM33 juta yang telah distruktur semula pada tahun 2008 dengan bayaran yang perlu dibayar setiap suku tahunan pada kiraan kadar faedah atas baki tahunan sebanyak 2% setahun dan bayaran terakhir perlu dibayar pada Disember 2033. Baki bawaan Pinjaman bertempoh tersebut pada 31 Disember 2013 ialah RM23.89 juta (2012: RM24.95 juta).

#### (b) Pinjaman, pendahuluan dan pembiayaan mengikut jenis pelanggan

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Institusi kewangan bukan bank domestik		
Koperasi	19,083	23,261
Perusahaan perniagaan domestik		
Subordinat	23,891	24,951
Korporat	85,706	92,244
Individu	17,150,063	14,131,467
	<b>17,278,743</b>	14,271,923

## Nota Kepada Penyata Kewangan

### 5. PINJAMAN, PENDAHULUAN DAN PEMBIAYAAN (samb.)

#### (c) Pinjaman, pendahuluan dan pembiayaan mengikut kepekaan kadar faedah/untung

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Kadar tetap :		
Pinjaman/pembiayaan perumahan	957,600	1,020,282
Sewa beli belum terima	182,722	121,485
Mikro kredit	1,434	1,626
Mikro kewangan	445,822	373,615
Pinjaman/pembiayaan kadar tetap lain	11,537,628	9,840,179
Kadar boleh ubah :		
Kadar pinjaman/pembiayaan asas-tokok keuntungan	4,045,560	2,786,061
Kos-tokok keuntungan	107,977	128,675
	<b>17,278,743</b>	<b>14,271,923</b>

#### (d) Pinjaman, pendahuluan dan pembiayaan mengikut sektor

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pembelian hartanah perumahan	5,084,236	3,889,587
Perkhidmatan kewangan, insurans dan perniagaan	111,840	120,405
Pembelian sekuriti	995	1,070
Pembelian kenderaan pengangkutan	277,261	233,366
Pembelian barang pengguna tahan lama	2,033	2,076
Kredit penggunaan	11,097,287	9,467,484
Kad kredit	257,835	182,694
Mikro kredit	1,434	1,626
Mikro kewangan	445,822	373,615
	<b>17,278,743</b>	<b>14,271,923</b>

#### (e) Pinjaman, pendahuluan dan pembiayaan serakan mengikut kawasan geografi

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Kedah/Perlis	1,103,732	883,084
Pulau Pinang	1,006,151	804,940
Perak	1,453,945	1,144,300
Selangor	2,264,384	1,811,686
Kuala Lumpur	2,865,665	2,733,994
Melaka	1,104,740	881,527
Negeri Sembilan	894,344	705,855
Johor	1,713,103	1,337,583
Pahang	872,812	732,071
Kelantan	1,077,880	894,133
Terengganu	882,668	704,866
Sarawak	882,036	712,166
Sabah	1,157,283	925,718
	<b>17,278,743</b>	<b>14,271,923</b>

## Nota Kepada Penyata Kewangan

### 5. PINJAMAN, PENDAHULUAN DAN PEMBIAYAAN (samb.)

#### (f) Pinjaman, pendahuluan dan pembiayaan kematangan kontrak residual

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Matang dalam satu tahun	467,234	564,890
Satu tahun hingga tiga tahun	552,350	383,033
Tiga tahun hingga lima tahun	1,064,699	989,209
Lebih daripada lima tahun	15,194,460	12,334,791
	<b>17,278,743</b>	<b>14,271,923</b>

### 6. PINJAMAN, PENDAHULUAN DAN PEMBIAYAAN TERJEJAS

#### (a) Pergerakan dalam pinjaman, pendahuluan dan pembiayaan terjejas

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Pada 1 Januari	463,917	479,561
Pinjaman/pembiayaan terjejas dalam tahun semasa	271,997	401,901
Diklasifikasikan semula sebagai tidak terjejas tahun semasa		
Bayaran ganti untuk mikro kredit	–	20
Lain-lain	(247,210)	(322,584)
Amaun dihapusira	(43,565)	(94,981)
Pada akhir tahun semasa	<b>445,139</b>	<b>463,917</b>
Nisbah pinjaman/pembiayaan terjejas kepada pinjaman/pembiayaan kasar	<b>2.58%</b>	<b>3.25%</b>

#### (b) Pinjaman, pendahuluan dan pembiayaan terjejas mengikut sektor

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Perkhidmatan kewangan, insurans dan perniagaan	17,292	15,528
Pembelian hartanah perumahan	214,032	222,350
Pembelian sekuriti	931	1,007
Pembelian kenderaan pengangkutan	2,947	32,240
Kredit penggunaan	130,276	127,658
Pembelian barang pengguna tahan lama	1,990	2,070
Mikro kewangan	67,332	57,914
Mikro kredit	81	271
Kad kredit	10,258	4,879
	<b>445,139</b>	<b>463,917</b>



# Nota Kepada Penyata Kewangan

## 6. PINJAMAN, PENDAHULUAN DAN PEMBIAYAAN TERJEJAS (samb.)

### (c) Pergerakan dalam peruntukan kejejasan hutang lapuk dan ragu

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
<b>Kejejasan kolektif</b>		
Pada 1 Januari	390,361	455,865
Kerugian kejejasan diiktiraf (Nota 28)	405,466	163,425
Amaun masukkira semula berkenaan pemulihan (Nota 28)	(389,364)	(228,929)
Pada akhir tahun	406,463	390,361
Portfolio peruntukan kejejasan sebagai % dari pinjaman, pendahuluan dan pembiayaan kasar	2.35%	2.74%
Portfolio peruntukan kejejasan (termasuk rizab pematuhan sebanyak RM131.283 juta pada 31 Disember 2013) sebagai % dari pinjaman, pendahuluan dan pembiayaan kasar	3.11%	2.74%

### Pergerakan dalam peruntukan kejejasan hutang lapuk dan ragu mengikut jenis pinjaman, pendahuluan dan pembiayaan

#### KUMPULAN/BANK

	Pada		Amaun masukkira semula berkenaan pemulihan RM'000 (Nota 28)	Pada 31 Disember 2013 RM'000
	1 Januari 2013 RM'000	Penambahan peruntukan RM'000 (Nota 28)		
<b>2013</b>				
<b>Kejejasan kolektif</b>				
Pinjaman/pembiayaan perumahan	135,725	113,112	(102,280)	146,557
Pinjaman/pembiayaan persendirian	179,969	216,790	(248,909)	147,850
Pinjaman/pembiayaan kakitangan	1,186	1,523	(2,515)	194
Sewa beli belum terima	6,571	3,297	(6,528)	3,340
Mikro kredit	118	18	(120)	16
Mikro kewangan	39,237	53,020	(14,595)	77,662
Kad kredit/caj	2,579	14,993	(4,061)	13,511
Pinjaman/pembiayaan bertempoh yang lain	4,925	2,665	(7,097)	493
Kredit pusingan	20,051	48	(3,259)	16,840
	390,361	405,466	(389,364)	406,463

## Nota Kepada Penyata Kewangan

### 6. PINJAMAN, PENDAHULUAN DAN PEMBIAYAAN TERJEJAS (samb.)

#### (c) Pergerakan dalam peruntukan kejejasan hutang lapuk dan ragu (samb.)

Pergerakan dalam peruntukan kejejasan hutang lapuk dan ragu mengikut jenis pinjaman, pendahuluan dan pembiayaan (samb.)

#### KUMPULAN/BANK

2012	Pada	Penambahan peruntukan RM'000 (Nota 28)	Amaun masukkira semula berkenaan pemulihan RM'000 (Nota 28)	Pada
	1 Januari 2012 RM'000		31 Disember 2012 RM'000	
<b>Kejejasan kolektif</b>				
Pinjaman/pembiayaan perumahan	238,886	82,417	(185,578)	135,725
Pinjaman/pembiayaan persendirian	164,058	36,968	(21,057)	179,969
Pinjaman/pembiayaan kakitangan	1,192	22	(28)	1,186
Sewa beli belum terima	8,954	187	(2,570)	6,571
Mikro kredit	130	17	(29)	118
Mikro kewangan	34,200	21,709	(16,672)	39,237
Kad kredit/caj	2,790	5	(216)	2,579
Pinjaman/pembiayaan bertempoh yang lain	5,645	1,795	(2,515)	4,925
Kredit pusingan	10	20,305	(264)	20,051
	455,865	163,425	(228,929)	390,361

#### (d) Pinjaman, pendahuluan dan pembiayaan terjejas serakan mengikut kawasan geografi

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Kedah/Perlis	39,184	37,025
Pulau Pinang	26,838	24,703
Perak	36,856	33,889
Selangor	63,701	63,704
Kuala Lumpur	114,415	136,521
Melaka	25,097	28,965
Negeri Sembilan	47,920	51,091
Johor	28,748	31,689
Pahang	16,985	16,660
Kelantan	15,790	14,284
Terengganu	12,573	11,132
Sarawak	6,259	5,300
Sabah	10,773	8,954
	445,139	463,917

## Nota Kepada Penyata Kewangan

### 7. ASET-ASET LAIN

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000 (Dinyatakan semula)	2013 RM'000	2012 RM'000 (Dinyatakan semula)
Faedah/pendapatan belum terima	91,948	89,747	90,335	88,915
Deposit dan bayaran terdahulu	12,875	11,319	12,875	11,319
Pelbagai belum terima*	299,292	205,903	257,139	155,151
Dividen belum terima	8,692	1,173	8,692	1,173
Amaun terhutang oleh subsidiari**	—	—	85	229
	<b>412,807</b>	308,142	<b>369,126</b>	256,787
Tolak :				
Peruntukan kekejasaan hutang ragu	(1,856)	(1,856)	(1,856)	(1,856)
	<b>410,951</b>	306,286	<b>367,270</b>	254,931

\* Termasuk dalam pelbagai penghutang Kumpulan dan Bank, adalah amaun sebanyak RM155.4 juta mewakili pertimbangan yang dibayar kepada pihak ketiga berhubung dengan pemerolehan 30% kepentingan ekuiti dalam Uni Asia Life Assurance Berhad. Pengambilalihan ini telah diselesaikan selepas akhir tahun kewangan seperti yang dinyatakan dalam Nota 35.

\*\* Amaun terhutang oleh subsidiari adalah tidak bercagar, tanpa faedah dan perlu dibayar balik atas permintaan.

### 8. PELABURAN DALAM SYARIKAT SUBSIDIARI

	BANK		
	31.12.2013 RM'000	31.12.2012 RM'000 (Dinyatakan semula)	1.1.2012 RM'000 (Dinyatakan semula)
Saham tak disebut harga pada kos	53,000	53,000	53,000
	<b>53,000</b>	53,000	53,000

Butiran subsidiari adalah seperti yang berikut :

Nama	Aktiviti utama	Negara diperbadankan	Peratus ekuiti dipegang secara langsung	
			2013 %	2012 %
Permodalan BSN Berhad *	Pengurusan dana unit amanah saham	Malaysia	100	100
Prudential BSN Takaful Berhad * (Nota 1)	Pengunderitan perniagaan takaful keluarga yang termasuk pelaburan berkaitan perniagaan dan berkaitan dengannya pelaburan dana dan perniagaan takaful am	Malaysia	51	51

\* Diaudit selain daripada Ketua Audit Negara Malaysia.

**Nota 1 :** Pada 29 Jun 2006, satu Perjanjian Pemegang Saham telah ditandatangani antara Bank Simpanan Nasional ('BSN') dan Prudential Corporation Holdings Limited (PCHL). Di bawah perjanjian ini, BSN dikehendaki untuk membayar kepada PCHL sejumlah RM21 juta di akhir sepuluh tahun kewangan pertama sebagai bayaran balik bagi premium yang dibayar oleh PCHL tertakluk kepada syarat-syarat perjanjian. Jumlah tersebut dianggap sebagai pertimbangan tertunda seperti mana didedahkan dalam Nota 18.

## Nota Kepada Penyata Kewangan

### 8. PELABURAN DALAM SYARIKAT SUBSIDIARI (samb.)

Butiran subsidiari adalah seperti yang berikut : (samb.)

Jadual di bawah menunjukkan butiran subsidiari bukan milik penuh Kumpulan yang mempunyai kepentingan yang tiada kawalan.

Nama subsidiari	Negara diperbadankan dan tempat utama perniagaan	Perkadaran kepentingan milikan dan hak mengundi yang dipegang oleh kepentingan bukan kawalan		Untung (Rugi) diagihkan kepada kepentingan bukan kawalan		Kepentingan bukan kawalan terkumpul	
		2013	2012	2013	2012	2013	2012
				RM'000	RM'000	RM'000	RM'000
Prudential BSN Takaful Berhad	Malaysia	49%	49%	19,980	15,029	100,511	80,531

### 9. PELABURAN DALAM SYARIKAT BERSEKUTU

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Pada kos</b>				
Saham tak dibewitharga	231,809	231,809	231,809	231,809
Tambah : Bahagian keuntungan Kumpulan - selepas pengambilalihan	41,051	34,370	–	–
Tolak : Peruntukan kejejasan terkumpul	(202,177)	(202,177)	(202,177)	(202,177)
	<b>70,683</b>	64,002	<b>29,632</b>	29,632
			<b>2013 RM'000</b>	<b>2012 RM'000</b>
<b>Diwakili oleh :</b>				
Perkongsian aset ketara bersih			<b>70,683</b>	64,002

Ringkasan maklumat kewangan bagi syarikat bersekutu, tidak dilaraskan untuk peratusan pemilikan Kumpulan.

	Aktiviti utama	Kepentingan ekuiti efektif	Negara diperbadankan	Hasil (100%) RM'000	Untung tahun semasa (100%) RM'000	Jumlah aset (100%) RM'000	Jumlah liabiliti (100%) RM'000
<b>2013</b>							
BSNC Corporation (M) Berhad	Pemegangan pelaburan	41.34%	Malaysia	3,243	16,161	130,488	47,377
<b>2012</b>							
BSNC Corporation (M) Berhad	Pemegangan pelaburan	41.34%	Malaysia	2,721	7,550	132,709	62,504

Penyesuaian maklumat kewangan yang diringkaskan di atas adalah untuk jumlah bawaan kepentingan dalam BSNC Corporation (M) Berhad yang diiktiraf dalam penyata kewangan disatukan :

	2013 RM'000	2012 RM'000
Aset bersih syarikat bersekutu	170,980	154,819
Perkadaran pemilikan oleh kumpulan	41.34%	41.34%
Perkongsian aset ketara bersih	<b>70,683</b>	64,002

# Nota Kepada Penyata Kewangan

## 10. HARTANAH, LOJI DAN KELENGKAPAN KUMPULAN

KOS	I- Komponen utama -I		I- Loji dan peralatan -I		Perabot dan Ke- lengkapan RM'000	Kenderaan bermotor RM'000		I- Kerja dalam proses -I		I- Pengubahsuaian -I		Jumlah RM'000	
	Tanah RM'000	Bangunan RM'000	Lif RM'000	Penyaman udara RM'000		Sumber Bank RM'000	Sumber Geran M'000	Sumber Bank RM'000	Sumber Geran RM'000	Sumber Bank RM'000	Sumber Geran RM'000		
	-	207,715	3,297	4,233	365,112	2,136	73,269	25,523	-	172,759	460	854,504	
Tambahan	13,413	-	-	-	32,277	-	10,983	3,106	7,940	41,601	300	120,924	
Hapuskira	-	(8)	-	-	(604)	-	(1,304)	(81)	-	-	-	(1,997)	
Pelarasan*	-	-	-	-	(71)	(873)	5,271	-	886	(5,720)	-	(507)	
Pelupusan	-	-	-	-	(3,286)	-	(34)	(1,467)	-	-	-	(4,787)	
<b>Pada 1 Januari 2012, seperti yang dinyatakan semula</b>													
	13,413	207,707	3,297	4,233	393,428	1,263	88,185	27,081	8,826	11,304	208,640	760	968,137
Tambahan	-	-	-	-	24,485	-	14,701	4,336	11,096	33,846	56,276	76	144,816
Hapuskira	-	-	-	-	(19)	-	(3,002)	-	-	-	(43,419)	-	(46,440)
Pelarasan*	-	-	-	-	(1,302)	-	2,324	(185)	(8,183)	1,470	4,587	-	(1,289)
Pelupusan	-	(3,004)	-	-	(3,925)	-	(245)	(817)	-	-	-	-	(7,991)
<b>Pada 31 Disember 2012/ 1 Januari 2013, seperti yang dinyatakan semula</b>													
	13,413	204,703	3,297	4,233	412,667	1,263	101,963	30,415	11,739	46,620	226,084	836	1,057,233

\* Pelarasan mewakili aset bernilai rendah yang diperbelanjakan.

10. HARTANAH, LOJI DAN KELENGKAPAN (samb.)

KUMPULAN

SUSUTNILAI TERKUMPUL DAN KEJEJASAN

NOTA	Tanah RM'000	Bangunan RM'000	I- Komponen utama -I		I- Loji dan peralatan -I		Perabot dan Ke-lengkapan RM'000	Kenderaan bermotor RM'000	I- Kerja dalam proses -I		I- Pengubahsuaian -I		Jumlah RM'000
			Lif RM'000	Penyaman udara RM'000	Sumber Bank RM'000	Sumber Geran M'000			Sumber Bank RM'000	Sumber Geran RM'000	Sumber Bank RM'000	Sumber Geran RM'000	

Pada 1 Januari 2012, seperti yang dinyatakan semula

Susutnilai terkumpul	-	68,171	1,512	2,293	282,527	387	55,979	11,611	-	-	103,852	6	526,338
Kejejasan terkumpul	-	1,458	-	-	-	-	-	-	-	-	-	-	1,458
Caj tahun semasa	27	4,160	136	240	28,683	253	5,320	1,758	-	-	15,730	100	56,380
Pelupusan	-	-	-	-	(3,284)	-	(16)	(1,224)	-	-	-	-	(4,524)
Pelarasan*	-	-	-	-	(6)	1	905	-	-	-	(988)	-	(88)
Hapuskira	-	(2)	-	-	(604)	-	(1,304)	(81)	-	-	-	-	(1,991)

Pada 31 Disember 2012/

1 Januari 2013, seperti yang dinyatakan semula

Susutnilai terkumpul	-	72,329	1,648	2,533	307,316	641	60,884	12,064	-	-	118,594	106	576,115
Kejejasan terkumpul	-	1,458	-	-	-	-	-	-	-	-	-	-	1,458
Caj tahun semasa	27	4,100	136	240	30,332	253	7,414	1,958	-	-	24,695	126	69,254
Pelupusan	-	(1,201)	-	-	(3,575)	-	(230)	(579)	-	-	-	-	(5,585)
Kerugian kejejasan tidak lagi diperlukan	-	(1,458)	-	-	-	-	-	-	-	-	-	-	(1,458)
Hapuskira	-	-	-	-	(15)	-	(2,914)	-	-	-	(42,503)	-	(45,432)
Pelarasan*	-	-	-	-	21	-	707	(185)	-	-	(596)	-	(53)

Pada 31 Disember 2013

Susutnilai terkumpul	-	75,228	1,784	2,773	334,079	894	65,861	13,258	-	-	100,190	232	594,299
Kejejasan terkumpul	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	75,228	1,784	2,773	334,079	894	65,861	13,258	-	-	100,190	232	594,299

\* Pelarasan mewakili aset bernilai rendah yang diperbelanjakan.

## Nota Kepada Penyata Kewangan

### 10. HARTANAH, LOJI DAN KELENGKAPAN (samb.)

#### KUMPULAN

AMAUN BAWAAN	Tanah RM'000	Bangunan RM'000	I- Komponen utama -I		I- Loji dan peralatan -I		Perabot dan Ke- lengkapan RM'000	Kenderaan bermotor RM'000	I- Kerja dalam proses -I		I- Pengubahsuaian -I		Jumlah RM'000
			Lif RM'000	Penyaman udara RM'000	Bank RM'000	Sumber Geran M'000			Bank RM'000	Sumber Geran RM'000	Bank RM'000	Sumber Geran RM'000	
Pada 1 Januari 2012 seperti yang dinyatakan semula	-	138,086	1,785	1,940	82,585	1,749	17,290	-	-	68,907	454	326,708	
Pada 31 Disember 2012 seperti yang dinyatakan semula	13,413	133,920	1,649	1,700	86,112	622	27,301	15,017	11,304	90,046	654	390,564	
Pada 31 Disember 2013	13,413	129,475	1,513	1,460	78,588	369	36,102	17,157	46,620	125,894	604	462,934	

10. HARTANAH, LOJI DAN KELENGKAPAN (samb.)

BANK

KOS	Tanah RM'000	Bangunan RM'000	I- Komponen utama I		I- Loji dan peralatan I		Perabot dan Ke- lengkapan RM'000	Kenderaan bermotor RM'000	I- Kerja dalam proses I		I- Pengubahsuaian I		Jumlah RM'000
			Lif RM'000	Penyaman udara RM'000	Sumber Bank RM'000	Sumber Geran M'000			Sumber Bank RM'000	Sumber Geran RM'000	Sumber Bank RM'000	Sumber Geran RM'000	
	-	204,750	3,297	4,233	350,461	2,136	71,398	24,050	-	-	166,523	460	827,308
Tambahan	13,413	-	-	-	31,424	-	10,284	2,841	7,940	11,304	38,689	300	116,195
Hapuskira	-	(8)	-	-	(604)	-	(1,304)	(81)	-	-	-	-	(1,997)
Pelarasan*	-	-	-	-	(71)	(873)	5,271	-	886	-	(5,720)	-	(507)
Pelupusan	-	-	-	-	-	-	-	(1,467)	-	-	-	-	(1,467)
	13,413	204,742	3,297	4,233	381,210	1,263	85,649	25,343	8,826	11,304	199,492	760	939,532
Tambahan	-	-	-	-	20,704	-	14,337	4,336	10,183	33,846	55,167	76	138,649
Hapuskira	-	-	-	-	(18)	-	(2,928)	-	-	-	(43,419)	-	(46,365)
Pelarasan*	-	-	-	-	(1,302)	-	2,324	(185)	(8,183)	1,470	4,587	-	(1,289)
Pelupusan	-	(3,004)	-	-	(3,616)	-	-	(817)	-	-	-	-	(7,437)
	13,413	201,738	3,297	4,233	396,978	1,263	99,382	28,677	10,826	46,620	215,827	836	1,023,090

\* Pelarasan mewakili aset bernilai rendah yang diperbelanjakan.



# Nota Kepada Penyata Kewangan

## 10. HARTANAH, LOJI DAN KELENGKAPAN (samb.)

### BANK

#### SUSUTNILAI TERKUMPUL DAN KEJEJASAN

#### NOTA

I- Komponen utama -I  
 Penyaman Lif RM'000  
 I- Loji dan peralatan -I  
 Sumber Bank M'000  
 I- Kerja dalam proses -I  
 Sumber Bank RM'000  
 I- Pengubahsuaian -I  
 Sumber Bank RM'000  
 Jumlah RM'000

Pada 1 Januari 2012, seperti yang dinyatakan semula

Susutnilai terkumpul	-	67,950	1,512	2,293	269,452	387	55,320	11,219	-	-	102,465	6	510,604
Kejejasan terkumpul	-	1,458	-	-	-	-	-	-	-	-	-	-	1,458
Caj tahun semasa	27	4,101	136	240	27,193	253	5,122	1,442	-	-	15,136	100	53,723
Pelupusan		-	-	-	-	-	-	(1,224)	-	-	-	-	(1,224)
Pelarasan*		-	-	-	(6)	1	905	-	-	-	(988)	-	(88)
Hapuskira		-	(2)	-	(604)	-	(1,304)	(81)	-	-	-	-	(1,991)

Pada 31 Disember 2012/

1 Januari 2013, seperti yang dinyatakan semula

Susutnilai terkumpul	-	72,049	1,648	2,533	296,035	641	60,043	11,356	-	-	116,613	106	561,024
Kejejasan terkumpul	-	1,458	-	-	-	-	-	-	-	-	-	-	1,458
Caj tahun semasa	27	4,041	136	240	29,683	253	7,142	1,611	-	-	23,359	126	66,591
Pelupusan		(1,201)	-	-	(3,266)	-	-	(579)	-	-	-	-	(5,046)
Hapuskira		-	-	-	(15)	-	(2,875)	-	-	-	(42,503)	-	(45,393)
Kerugian kejejasan tidak lagi diperlukan		(1,458)	-	-	-	-	-	-	-	-	-	-	(1,458)
Pelarasan*		-	-	-	21	-	707	(185)	-	-	(596)	-	(53)

Pada 31 Disember 2013

Susutnilai terkumpul	-	74,889	1,784	2,773	322,458	894	65,017	12,203	-	-	96,873	232	577,123
Kejejasan terkumpul	-	-	-	-	-	-	-	-	-	-	-	-	-
	-	74,889	1,784	2,773	322,458	894	65,017	12,203	-	-	96,873	232	577,123

\* Pelarasan mewakili aset bernilai rendah yang diperbelanjakan.

## Nota Kepada Penyata Kewangan

### 10. HARTANAH, LOJI DAN KELENGKAPAN (samb.)

#### BANK

AMAUN BAWAAN	Tanah RM'000	Bangunan RM'000	I- Komponen utama -I		I- Loji dan peralatan -I		Perabot dan Ke- lengkapan RM'000	Kenderaan bermotor RM'000	- Kerja dalam proses -I		I- Pengubahsuaian -I		Jumlah RM'000
			Penyaman udara RM'000	Lif RM'000	Sumber Bank RM'000	Sumber Geran M'000			Sumber Bank RM'000	Sumber Geran RM'000	Sumber Bank RM'000	Sumber Geran RM'000	
	-	135,342	1,785	1,940	81,009	1,749	16,078	12,831	-	-	64,058	454	315,246
Pada 1 Januari 2012 seperti yang dinyatakan semula													
	13,413	131,235	1,649	1,700	85,175	622	25,606	13,987	8,826	11,304	82,879	654	377,050
Pada 31 Disember 2012 seperti yang dinyatakan semula													
	13,413	126,849	1,513	1,460	74,520	369	34,365	16,474	10,826	46,620	118,954	604	445,967
Pada 31 Disember 2013													

# Nota Kepada Penyata Kewangan

## 11. PELABURAN HARTANAH

	NOTA	Tanah RM'000	Bangunan RM'000	Komponen utama - lif RM'000	Komponen utama - penyaman udara RM'000	Jumlah RM'000
<b>KOS</b>						
Pada 1 Januari 2012/ Pada 31 Disember 2012/ Pada 1 Januari 2013/ Pada 31 Disember 2013		873	25,586	820	3,639	30,918
<b>SUSUTNILAI TERKUMPUL</b>						
Pada 1 Januari 2012		246	6,494	292	1,507	8,539
Caj tahun semasa	27	9	512	30	174	725
Pada 31 Disember 2012/ Pada 1 Januari 2013		255	7,006	322	1,681	9,264
Caj tahun semasa	27	9	512	31	174	726
Pada 31 Disember 2013		264	7,518	353	1,855	9,990
<b>AMAUN BAWAAN</b>						
1 Januari 2013, seperti yang dinyatakan semula		618	18,580	498	1,958	21,654
Pada 31 Disember 2013		609	18,068	467	1,784	20,928
						<b>RM'000</b>
<b>NILAI SAKSAMA</b>						
Pada 31 Disember 2012						42,000
Pada 31 Disember 2013						42,000
						<b>RM'000</b>
						<b>KUMPULAN / BANK</b>
						<b>2013</b>
						<b>2012</b>
						<b>RM'000</b>
Berikut diiktiraf dalam untung atau rugi berkenaan pelaburan hartanah						
Pendapatan sewa					981	884
Perbelanjaan operasi langsung					424	382

# Nota Kepada Penyata Kewangan

## 12. PAJAKAN PRABAYAR

### KUMPULAN

	NOTA	Tanah pegangan pajak RM'000	Jumlah RM'000
Pada 1 Januari 2012, seperti yang dinyatakan semula		101,435	101,435
Tambahan		-	-
Pada 31 Disember 2012 / 1 Januari 2013, seperti yang dinyatakan semula		101,435	101,435
Pelupusan		(122)	(122)
Pada 31 Disember 2013		<b>101,313</b>	<b>101,313</b>
<b>PERLUNASAN TERKUMPUL</b>			
Pada 1 Januari 2012, seperti yang dinyatakan semula		17,589	17,589
Caj tahun semasa	27	1,088	1,088
Pada 31 Disember 2012 / 1 Januari 2013, seperti yang dinyatakan semula		18,677	18,677
Pelupusan		(29)	(29)
Caj tahun semasa	27	1,087	1,087
Pada 31 Disember 2013		<b>19,735</b>	<b>19,735</b>
<b>AMAUN BAWAAN</b>			
Pada 1 Januari 2012, seperti yang dinyatakan semula		83,846	83,846
Pada 31 Disember 2012, seperti yang dinyatakan semula		82,758	82,758
Pada 31 Disember 2013		<b>81,578</b>	<b>81,578</b>

### BANK

	NOTA	Tanah pegangan pajak RM'000	Jumlah RM'000
Pada 1 Januari 2012, seperti yang dinyatakan semula		100,357	100,357
Tambahan		-	-
Pada 31 Disember 2012 / 1 Januari 2013, seperti yang dinyatakan semula		100,357	100,357
Pelupusan		(122)	(122)
Pada 31 Disember 2013		<b>100,235</b>	<b>100,235</b>
<b>PERLUNASAN TERKUMPUL</b>			
Pada 1 Januari 2012, seperti yang dinyatakan semula		17,498	17,498
Caj tahun semasa	27	1,066	1,066
Pada 31 Disember 2012 / 1 Januari 2013, seperti yang dinyatakan semula		18,564	18,564
Pelupusan		(29)	(29)
Caj tahun semasa	27	1,065	1,065
Pada 31 Disember 2013		<b>19,600</b>	<b>19,600</b>
<b>AMAUN BAWAAN</b>			
Pada 1 Januari 2012, seperti yang dinyatakan semula		82,859	82,859
Pada 31 Disember 2012, seperti yang dinyatakan semula		81,793	81,793
Pada 31 Disember 2013		<b>80,635</b>	<b>80,635</b>

## Nota Kepada Penyata Kewangan

### 12. PAJAKAN PRABAYAR (samb.)

Tempoh pajakan belum luput bagi tanah pegangan pajak adalah seperti berikut :

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Tanah pajakan dengan tempoh pajakan belum luput kurang dari 50 tahun	43	45	43	45
Tanah pajakan dengan tempoh pajakan belum luput lebih dari 50 tahun	81,535	82,713	80,592	81,748
	<b>81,578</b>	<b>82,758</b>	<b>80,635</b>	<b>81,793</b>

### 13. DEPOSIT DARIPADA PELANGGAN

#### (a) Deposit daripada pelanggan mengikut jenis deposit

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Deposit simpanan	7,198,248	7,055,910	7,198,248	7,055,910
Deposit tetap	14,399,088	11,925,300	14,402,961	11,929,056
Deposit borong				
- Deposit pasaran wang	714,854	240,000	714,854	240,000
Lain-lain	2,493,224	2,005,347	2,493,224	2,005,347
	<b>24,805,414</b>	<b>21,226,557</b>	<b>24,809,287</b>	<b>21,230,313</b>

#### (b) Deposit daripada pelanggan mengikut jenis pelanggan

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Kerajaan dan badan berkanun	4,969,140	3,733,651	4,969,140	3,733,651
Perusahaan perniagaan	7,422,795	5,948,011	7,426,668	5,951,767
Deposit pelaburan individu	12,349,967	11,522,362	12,349,967	11,522,362
Lain-lain	63,512	22,533	63,512	22,533
	<b>24,805,414</b>	<b>21,226,557</b>	<b>24,809,287</b>	<b>21,230,313</b>

#### (c) Struktur kematangan deposit tetap, deposit pelaburan dan deposit pasaran wang

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Matang dalam tempoh enam bulan	12,613,163	9,429,123	12,617,036	9,432,879
Lebih daripada enam bulan hingga satu tahun	1,692,513	2,210,969	1,692,513	2,210,969
Lebih daripada satu tahun hingga tiga tahun	93,412	160,771	93,412	160,771
Lebih daripada tiga tahun hingga lima tahun	-	124,437	-	124,437
	<b>14,399,088</b>	<b>11,925,300</b>	<b>14,402,961</b>	<b>11,929,056</b>

## Nota Kepada Penyata Kewangan

### 14. DEPOSIT DAN PENEMPATAN OLEH BANK DAN INSTITUSI KEWANGAN LAIN

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Institusi kewangan lain	1,743,606	965,409	1,743,606	965,409
	1,743,606	965,409	1,743,606	965,409

#### Struktur kematangan deposit dan penempatan daripada bank-bank dan institusi kewangan lain

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Matang dalam tempoh enam bulan	1,525,029	965,409	1,525,029	965,409
Lebih daripada enam bulan hingga satu tahun	218,577	–	218,577	–
	1,743,606	965,409	1,743,606	965,409

### 15. PENDAPATAN TERTUNDA

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
<b>KOS</b>		
Pada 1 Januari	404,900	299,900
Tambah : Geran diterima dari Kerajaan	–	105,000
Pada 31 Disember	404,900	404,900
<b>PELUNASAN TERKUMPUL</b>		
Pada 1 Januari	20,736	2,708
Perlunasan belanja aset geran tahun semasa	383	617
Lain-lain penggunaan geran	17,303	17,411
	17,686	18,028
Pada 31 Disember	38,422	20,736
<b>AMAUN BAWAAN</b>	366,478	384,164

- i) Pada 6 Oktober 2008, Bank telah menerima geran sebanyak RM69.9 juta daripada Kerajaan untuk membiayai penaiktaraf infrastruktur teknologi maklumat Bank.
- ii) Pada 13 Januari 2010, Bank menerima RM200 juta daripada Kerajaan untuk tujuan membiayai Dana Industri Kreatif ('Dana'). Dana ini bertujuan untuk memberi pinjaman bagi pengeluaran, pemerolehan aset dan aktiviti-aktiviti lain yang berkaitan dengan pengkomersialan industri kreatif. Kerajaan mengenakan caj kewangan 1% setahun ke atas pendapatan faedah yang diperolehi daripada pinjaman Dana ini.
- iii) Pada 28 Jun 2011, Bank menerima RM15 juta geran daripada Kerajaan untuk tujuan Dana Skim Kampung Baru Cina ('Dana'). Tujuan Dana ini adalah untuk menyediakan sebahagian daripada pembiayaan pinjaman peribadi untuk bayaran premium tanah.
- iv) Pada 24 Ogos 2011, Bank telah menerima geran sebanyak RM15 juta daripada Kerajaan untuk tujuan membiayai Dana Skim Perumahan Pekerja Estet ('Dana'). Tujuan Dana ini adalah untuk menyediakan sebahagian daripada pembiayaan pinjaman perumahan pekerja estet.
- v) Pada 6 April 2012, Bank telah menerima geran sebanyak RM35 juta daripada Kerajaan untuk tujuan membiayai Dana Skim Perumahan Pekerja Estet ('Dana'). Tujuan Dana ini adalah untuk menyediakan sebahagian daripada pembiayaan pinjaman perumahan pekerja estet.
- vi) Pada 12 April 2012, Bank telah menerima geran RM70 juta daripada Kerajaan bagi tujuan membiayai Dana Skim Kampung Baru Cina ('Dana'). Tujuan Dana ini adalah untuk menyediakan sebahagian daripada pembiayaan pinjaman peribadi untuk bayaran premium tanah.

# Nota Kepada Penyata Kewangan

## 16. OBLIGASI MANFAAT PERSARAAN

### Manfaat perubatan selepas persaraan

Kumpulan dan Bank mengendalikan skim manfaat perubatan selepas perkhidmatan yang tidak dibiayai untuk pekerja yang layak. Pekerja yang menyertai Bank sebelum 1 Julai 2003 dan semua pesara dari kumpulan tersebut layak untuk skim ini.

Jumlah yang diiktiraf dalam penyata kedudukan kewangan ini telah ditentukan seperti berikut :

	KUMPULAN/BANK		
	31.12.2013 RM'000	31.12.2012 RM'000 (Dinyatakan semula)	1.1.2012 RM'000 (Dinyatakan semula)
Nilai semasa kewajipan tidak dibiayai	<b>67,696</b>	52,033	47,667

Pergerakan dalam nilai kini tanggungan manfaat tidak dibiayai adalah seperti berikut :

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pada 1 Januari	<b>52,033</b>	47,667
Tambah : Kos perkhidmatan semasa	<b>7,950</b>	6,229
Kos faedah	<b>2,081</b>	1,907
Kerugian aktuari	<b>13,334</b>	-
Tolak : Pelan manfaat dibayar	<b>(7,702)</b>	(3,770)
Pada 31 Disember	<b>67,696</b>	52,033

Amaun diiktiraf dalam untung atau rugi adalah seperti berikut :

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Kos perkhidmatan semasa	<b>7,950</b>	6,229
Kos faedah ke atas obligasi	<b>2,081</b>	1,907
Perbelanjaan manfaat bersih, termasuk dalam perbelanjaan personel (Nota 26)	<b>10,031</b>	8,136

Pengukuran semula diiktiraf dalam pendapatan komprehensif lain

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Kerugian aktuari		
- kesan perubahan dalam andaian kewangan	<b>13,334</b>	-

## Nota Kepada Penyata Kewangan

### 16. OBLIGASI MANFAAT PERSARAAN (samb.)

#### Andaian Aktuari

	2013 %	2012 %
Kadar diskaun	4	4
Inflasi perubatan	6	5

Andaian berkaitan mortaliti masa hadapan adalah selaras dengan pendekatan standard bagi Malaysia, berdasarkan Malaysia Ordinary Insured 1999-2003 (Jadual M9903). Semua pekerja bergaji adalah diandaikan untuk bersara pada umur 55 tahun.

Tren kadar kos penjagaan kesihatan diandaikan mempunyai kesan yang ketara ke atas amaun yang diiktiraf dalam untung atau rugi. Perubahan satu mata peratusan (1%) dalam andaian kadar tren kos penjagaan kesihatan akan mempunyai kesan-kesan berikut :

	1% Peningkatan RM'000	1% Pengurangan RM'000
Kesan ke atas agregat kos perkhidmatan dan kos faedah semasa	10,031	9,832
Kesan ke atas kewajipan manfaat yang ditetapkan	67,696	44,398

Analisis kepekaan yang dibentangkan di atas mungkin tidak mewakili perubahan sebenar dalam obligasi manfaat tertakrif kerana perubahan dalam andaian tidak mungkin berlaku secara berasingan memandangkan sebahagian daripada andaian tersebut mungkin saling berkaitan.

### 17. PINJAMAN DARIPADA INSTITUSI

	KUMPULAN / BANK 2013 RM'000	2012 RM'000
Pinjaman daripada Bank Negara Malaysia	24,187	23,671

Pinjaman ini diberikan oleh Bank Negara Malaysia bagi tujuan membiayai Pinjaman Pembiayaan Mikro yang dinamakan Teman Mesra. Pinjaman ini dikenakan faedah yang ditetapkan pada kadar 1.5% setahun dan dibayar dua kali setahun pada bulan Jun dan Disember setiap tahun selama tempoh 5 tahun.



## Nota Kepada Penyata Kewangan

### 18. LIABILITI-LIABILITI LAIN

	31.12.2013 RM'000	KUMPULAN		31.12.2013 RM'000	BANK	
		31.12.2012 RM'000	1.1.2012 RM'000 (Dinyatakan semula)		31.12.2012 RM'000	1.1.2012 RM'000 (Dinyatakan semula)
Faedah yang perlu dibayar	153,472	140,961	127,231	153,472	140,961	127,231
Pelbagai yang perlu dibayar	460,173	249,144	205,058	377,222	171,540	129,753
Pertimbangan tertunda*	21,000	21,000	21,000	21,000	21,000	21,000
Akruan	71,067	91,458	81,326	46,181	71,441	65,338
Bayaran balik pinjaman terdahulu	158,897	170,312	192,315	158,897	170,312	192,315
Rizab penyamaan keuntungan (Nota 36(i))	25,465	32,288	78,325	25,465	32,288	78,325
Dividen ke atas Sijil Simpanan Premium perlu dibayar	39,736	23,405	9,721	39,736	23,405	9,721
	<b>929,810</b>	<b>728,568</b>	<b>714,976</b>	<b>821,973</b>	<b>630,947</b>	<b>623,683</b>

\* Pertimbangan tertunda mewakili amaun yang harus dibayar kepada pihak ketiga yang berkaitan dengan pengambilalihan syarikat subsidiari, iaitu Prudential BSN Takaful Berhad dalam tahun 2006.

### 19. PERUNTUKAN CUKAI DAN ZAKAT/(CUKAI BOLEH DITUNTUT)

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Pada 1 Januari				
- cukai	(13,044)	4,777	(15,832)	2,211
- zakat	5,010	5,912	5,010	5,912
Bayaran cukai dalam tahun semasa				
- cukai	(129,053)	(144,356)	(110,682)	(131,973)
- zakat	(5,147)	(5,940)	(4,303)	(5,502)
Peruntukan terlebih tahun lepas (Nota 30)	(36,550)	(1,473)	(37,515)	(2,393)
Peruntukan tahun semasa				
- cukai (Nota 30)	113,489	128,008	100,603	116,323
- zakat	5,844	5,038	5,000	4,600
Pada 31 Disember				
- cukai	(65,158)	(13,044)	(63,426)	(15,832)
- zakat	5,707	5,010	5,707	5,010
	<b>(59,451)</b>	<b>(8,034)</b>	<b>(57,719)</b>	<b>(10,822)</b>

20. ASET/(LIABILITI) CUKAI TERTUNDA

Aset dan liabiliti cukai tertunda diofset apabila terdapat undang-undang yang boleh dikuatkuasakan untuk mengofset aset cukai semasa terhadap liabiliti cukai semasa dan apabila cukai pendapatan tertunda berkait dengan pihak berkuasa yang sama dan Kumpulan dan Bank berhasrat untuk menyelesaikan aset cukai semasa dan liabiliti semasa secara bersih. Komponen cukai tertunda aset dan liabiliti untuk sepanjang tahun kewangan sebelum ofset seperti berikut :

KUMPULAN

	ASET		LIABILITI		JUMLAH BERSIH		
	31.12.2013 RM'000	31.12.2012 RM'000 (Dinyatakan semula)	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000 (Dinyatakan semula)	1.1.2012 RM'000 (Dinyatakan semula)
Hartanah, loji dan kelengkapan	-	-	(24,120)	(24,934)	(24,120)	(24,934)	(23,853)
Sekuriti tersedia untuk jualan	13,939	1,351	-	-	13,939	1,351	255
Obligasi manfaat persaraan	13,590	13,008	-	-	13,590	13,008	11,917
Lain-lain liabiliti dan peruntukan	30,127	44,435	-	-	30,127	44,435	42,701
Aset/(liabiliti) cukai tertunda bersih	57,656	58,794	(24,120)	(24,934)	33,536	33,860	31,020

BANK

	ASET		LIABILITI		JUMLAH BERSIH		
	31.12.2013 RM'000	31.12.2012 RM'000 (Dinyatakan semula)	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000 (Dinyatakan semula)	1.1.2012 RM'000 (Dinyatakan semula)
Hartanah, loji dan kelengkapan	-	-	(22,867)	(24,934)	(22,867)	(24,934)	(23,814)
Sekuriti tersedia untuk jualan	13,939	1,351	-	-	13,939	1,351	255
Obligasi manfaat persaraan	13,590	13,008	-	-	13,590	13,008	11,917
Lain-lain liabiliti dan peruntukan	17,495	34,905	-	-	17,495	34,905	35,916
Aset/(liabiliti) cukai tertunda bersih	45,024	49,264	(22,867)	(24,934)	22,157	24,330	24,274

## Nota Kepada Penyata Kewangan

### 20. ASET/(LIABILITI) CUKAI TERTUNDA (samb.)

#### KUMPULAN

	Pada 1 Januari 2012 RM'000 (Dinyatakan semula)	Diiktiraf dalam untung atau rugi RM'000 (Nota 30)	Diiktiraf dalam pendapatan komprehensif lain RM'000	Pada 31 Disember 2012/ 1 Januari 2013 RM'000 (Dinyatakan semula)	Diiktiraf dalam untung atau rugi RM'000 (Nota 30)	Diiktiraf dalam pendapatan komprehensif lain RM'000	Pada 31 Disember 2013 RM'000
Hartanah, loji dan kelengkapan	(23,853)	(1,081)	–	(24,934)	814	–	(24,120)
Sekuriti tersedia untuk jualan	255	–	1,096	1,351	–	12,588	13,939
Obligasi manfaat persaraan	11,917	1,091	–	13,008	582	–	13,590
Lain-lain liabiliti dan peruntukan	42,701	1,734	–	44,435	(14,308)	–	30,127
	31,020	1,744	1,096	33,860	(12,912)	12,588	33,536

#### BANK

	Pada 1 Januari 2012 RM'000 (Dinyatakan semula)	Diiktiraf dalam untung atau rugi RM'000 (Nota 30)	Diiktiraf dalam pendapatan komprehensif lain RM'000	Pada 31 Disember 2012/ 1 Januari 2013 RM'000 (Dinyatakan semula)	Diiktiraf dalam untung atau rugi RM'000 (Nota 30)	Diiktiraf dalam pendapatan komprehensif lain RM'000	Pada 31 Disember 2013 RM'000
Hartanah, loji dan kelengkapan	(23,814)	(1,120)	–	(24,934)	2,067	–	(22,867)
Sekuriti tersedia untuk jualan	255	–	1,096	1,351	–	12,588	13,939
Obligasi manfaat persaraan	11,917	1,091	–	13,008	582	–	13,590
Lain-lain liabiliti dan peruntukan	35,916	(1,011)	–	34,905	(17,410)	–	17,495
	24,274	(1,040)	1,096	24,330	(14,761)	12,588	22,157

## Nota Kepada Penyata Kewangan

### 21. HASIL

Hasil terdiri daripada pendapatan yang diperoleh daripada pemberian pinjaman, pendahuluan dan pembiayaan, pelaburan perbendaharaan dan aktiviti-aktiviti perbankan lain yang dijalankan oleh Bank.

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Pendapatan faedah (Nota 22)	756,590	699,870	750,537	695,057
Pendapatan fi dan komisen (Nota 24)	419,773	418,930	110,154	141,655
Pendapatan daripada operasi perbankan Islam (Nota 36)	932,630	756,033	932,630	756,033
Pendapatan operasi lain (Nota 25)	107,077	99,183	47,896	42,763
	<b>2,216,070</b>	<b>1,974,016</b>	<b>1,841,217</b>	<b>1,635,508</b>

### 22. PENDAPATAN FAEDAH

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Pinjaman dan pendahuluan				
Pendapatan faedah selain pemulihan daripada pinjaman tak berbayar	452,104	428,254	452,104	428,254
Wang panggilan dan deposit di bank dan institusi kewangan lain	23,971	21,643	22,307	21,285
Pelaburan sekuriti :				
Dipegang untuk dagangan	4,389	4,501	–	46
Dipegang hingga matang	225,458	224,801	225,458	224,801
Tersedia untuk jualan	37,420	16,885	37,420	16,885
	<b>743,342</b>	<b>696,084</b>	<b>737,289</b>	<b>691,271</b>
Pelunasan premium tolak pertambahan diskaun bersih	13,248	3,786	13,248	3,786
Jumlah pendapatan faedah	<b>756,590</b>	<b>699,870</b>	<b>750,537</b>	<b>695,057</b>
Termasuk :				
Pendapatan faedah diperoleh dari pinjaman, pendahuluan dan pembiayaan	19,100	19,913	19,100	19,913

### 23. BELANJA FAEDAH

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Deposit daripada pelanggan	89,511	78,873	89,969	79,616
Deposit dan penempatan bank dan institusi kewangan lain	230,445	166,640	230,445	166,640
Lain-lain	363	320	363	320
	<b>320,319</b>	<b>245,833</b>	<b>320,777</b>	<b>246,576</b>

## Nota Kepada Penyata Kewangan

### 24. PENDAPATAN FI DAN KOMISEN

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Caj perkhidmatan dan fi	387,209	367,644	77,419	96,254
Pendapatan fi yang lain	32,564	51,286	32,735	45,401
	<b>419,773</b>	<b>418,930</b>	<b>110,154</b>	<b>141,655</b>

### 25. PENDAPATAN OPERASI LAIN

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<i>Keuntungan/(Kerugian) ke atas pelupusan pelaburan sekuriti</i>				
Sekuriti tersedia untuk jualan	10,014	9,423	10,014	9,423
Sekuriti dipegang hingga matang	407	276	407	276
Sekuriti dipegang untuk dagangan	(1,893)	957	882	957
<i>Keuntungan/(Kerugian) pelaburan lain</i>				
Sekuriti dipegang untuk dagangan	144	(103)	144	(563)
<i>Pendapatan dividen kasar</i>				
Disebuttharga di Malaysia				
Sekuriti tersedia untuk jualan	5,695	4,698	5,690	4,676
Tidak disebuttharga di Malaysia				
Sekuriti pegangan matang	8,299	2,758	8,299	2,758
<i>Pendapatan lain</i>				
Keuntungan bersih ke atas pertukaran mata wang asing	2,127	1,913	2,127	1,913
Keuntungan bersih ke atas pelupusan hartanah, loji dan kelengkapan	981	71	981	71
Pendapatan sewaan	1,575	1,533	1,576	1,533
Pelunasan geran Kerajaan (Nota 15)	17,686	18,028	17,686	18,028
Lain-lain	62,042	59,629	90	3,691
	<b>107,077</b>	<b>99,183</b>	<b>47,896</b>	<b>42,763</b>

### 26. PERBELANJAAN KAKITANGAN

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Gaji dan upah	287,626	232,009	246,232	200,318
Elaun dan bonus	53,057	71,030	52,621	70,618
Kos keselamatan sosial	3,762	3,312	3,762	3,312
Caruman kepada Kumpulan Wang Simpanan Pekerja (KWSP)	66,354	52,413	59,846	47,549
Gratuiti*	2,340	–	2,340	–
Manfaat perubatan persaraan (Nota 16)	10,031	8,136	10,031	8,136
Perbelanjaan lain berkaitan kakitangan	102,526	81,655	90,326	73,165
	<b>525,696</b>	<b>448,555</b>	<b>465,158</b>	<b>403,098</b>

\* Gratuiti mewakili faedah persaraan hanya layak kepada kakitangan Bank yang bersara antara 1 April 2003 hingga 31 Disember 2013.

## Nota Kepada Penyata Kewangan

### 26. PERBELANJAAN KAKITANGAN (samb.)

Termasuk dalam perbelanjaan kakitangan Kumpulan dan Bank adalah imbuhan Pengarah berjumlah RM3.03 juta (2012: RM2.97 juta) dan RM2.23 juta (2012: RM2.31 juta).

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Para Pengarah Bank</b>				
<u>Pengarah eksekutif :</u>				
Gaji dan emolumen lain, termasuk elaun mesyuarat	795	623	789	617
Bonus	348	343	348	343
Fi	91	115	36	60
	<b>1,234</b>	1,081	<b>1,173</b>	1,020
<u>Para Pengarah bukan eksekutif :</u>				
Fi	576	497	440	389
Emolumen lain	621	904	615	898
	<b>1,197</b>	1,401	<b>1,055</b>	1,287
	<b>2,431</b>	2,482	<b>2,227</b>	2,307
<b>Para Pengarah syarikat subsidiari</b>				
<u>Pengarah eksekutif :</u>				
Gaji dan emolumen lain, termasuk elaun mesyuarat	303	250	–	–
Bonus	58	18	–	–
	<b>361</b>	268	–	–
<u>Para Pengarah bukan eksekutif :</u>				
Fi	230	206	–	–
Emolumen lain	12	12	–	–
	<b>242</b>	218	–	–
	<b>602</b>	485	–	–
	<b>3,033</b>	2,967	<b>2,227</b>	2,307

## Nota Kepada Penyata Kewangan

### 26. PERBELANJAAN KAKITANGAN (samb.)

Ganjaran Pengarah bagi tahun kewangan dengan pecahan jenis-jenis ganjaran

2013

	Ganjaran diterima dari Bank				Jumlah Bank RM	Ganjaran diterima dari subsidiari		
	Gaji RM	Bonus RM	Fi RM	Emolumen lain RM		Fi RM	Emolumen lain RM	Jumlah Kumpulan RM
<b>Para Pengarah</b>								
<u>Pengarah eksekutif</u>								
Datuk Adinan Maning	720,000	348,000	36,000	68,500	1,172,500	55,250	6,000	1,233,750
	720,000	348,000	36,000	68,500	1,172,500	55,250	6,000	1,233,750
<u>Para pengarah bukan eksekutif</u>								
Tan Sri Abu Bakar Hj. Abdullah	–	–	200,000	87,000	287,000	10,500	–	297,500
Datuk Nozirah Bahari	–	–	3,000	30,450	33,450	–	–	33,450
Puan Siti Zauyah Mohd Desa	–	–	27,000	46,350	73,350	–	–	73,350
Dato' Ng Kam Cheung	–	–	33,000	60,150	93,150	–	–	93,150
Dato' V. Danapalan	–	–	33,000	69,150	102,150	–	–	102,150
Tuan Hj. Ghazali Awang	–	–	36,000	69,800	105,800	90,000	6,000	201,800
Alex Foong Soo Hah	–	–	36,000	70,300	106,300	–	–	106,300
Md. Tajuddin Md. Isa	–	–	36,000	99,800	135,800	–	–	135,800
Datuk Azizan Abd Rahman	–	–	36,000	81,800	117,800	35,500	–	153,300
	–	–	440,000	614,800	1,054,800	136,000	6,000	1,196,800
	720,000	348,000	476,000	683,300	2,227,300	191,250	12,000	2,430,550

2012

	Ganjaran diterima dari Bank				Jumlah Bank RM	Ganjaran diterima dari subsidiari		
	Gaji RM	Bonus RM	Fi RM	Emolumen lain RM		Fi RM	Emolumen lain RM	Jumlah Kumpulan RM
<b>Para Pengarah</b>								
<u>Pengarah eksekutif</u>								
Datuk Adinan Maning	519,900	343,200	60,000	96,750	1,019,850	54,750	6,000	1,080,600
	519,900	343,200	60,000	96,750	1,019,850	54,750	6,000	1,080,600
<u>Para pengarah bukan eksekutif</u>								
Datuk Nozirah Bahari	–	–	45,000	249,450	294,450	–	–	294,450
Dato' Ng Kam Cheung	–	–	58,000	120,800	178,800	–	–	178,800
Dato' Mohd Ali Abd Samad	–	–	18,000	26,750	44,750	–	–	44,750
Datuk Dr. A. Manaf Hussin	–	–	–	1,000	1,000	–	–	1,000
Dato' V. Danapalan	–	–	58,000	131,300	189,300	–	–	189,300
Tuan Hj. Ghazali Awang	–	–	60,000	114,550	174,550	90,000	6,000	270,550
Alex Foong Soo Hah	–	–	60,000	81,300	141,300	–	–	141,300
Md. Tajuddin Md. Isa	–	–	60,000	109,800	169,800	–	–	169,800
Datuk Azizan Abd Rahman	–	–	30,000	63,000	93,000	18,000	–	111,000
	–	–	389,000	897,950	1,286,950	108,000	6,000	1,400,950
	519,900	343,200	449,000	994,700	2,306,800	162,750	12,000	2,481,550

## Nota Kepada Penyata Kewangan

### 27. OVERHED LAIN

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Promosi dan pemasaran :				
Pengkiklanan dan publisiti	25,617	33,098	21,871	29,691
Kos penubuhan :				
Sewaan premis	25,583	22,129	22,292	19,945
Susutnilai bagi :				
Hartanah, loji dan kelengkapan (Nota 10)	69,254	56,380	66,591	53,723
Hartanah pelaburan (Nota 11)	726	725	726	725
Pelunasan pajakan prabayar (Nota 12)	1,087	1,088	1,065	1,066
Perbelanjaan pemprosesan data elektronik	36,289	31,241	34,893	30,276
Sewa kelengkapan	14,043	9,425	14,043	9,425
Perbelanjaan am :				
Fi juruaudit	858	624	427	217
Faedah subsidi ke atas pinjaman kakitangan*	122	113	122	113
Bayaran ganti untuk pembiayaan mikro kredit**	2	–	2	–
Hapuskira hartanah, loji dan kelengkapan	1,008	6	972	6
Perbelanjaan komisen	185,171	180,126	10,454	6,044
Perbelanjaan sumber luar	51,919	53,013	4,880	7,653
Lain-lain	140,344	121,445	100,530	89,059
	<b>552,023</b>	<b>509,413</b>	<b>278,868</b>	<b>247,943</b>

\* Ini berkaitan dengan faedah yang disubsidi oleh Bank bagi pinjaman yang diberikan oleh Kerajaan kepada pekerja Bank.

\*\* Ini berkaitan dengan perbelanjaan yang berlaku bagi pembiayaan kredit mikro. Butiran ini dibayar ganti oleh Kerajaan pada 8.45% setahun ke atas baki tunggakan pinjaman.

### 28. PERUNTUKAN KEJEJASAN BAGI PINJAMAN, PENDAHULUAN DAN PEMBIAYAAN

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Peruntukan kejejasan pinjaman, pendahuluan dan pembiayaan		
Peruntukan kejejasan kolektif		
Peruntukan diiktiraf (Nota 6)	(405,466)	(163,425)
Jumlah dimasuk kira semula berkaitan pemuliharaan (Nota 6)	389,364	228,929
Bayaran ganti untuk mikro kredit	–	20
Hutang lapuk (terpulihan)/dihapuskira :		
Dipulihkan semula	15,670	14,569
Dihapus kira	(55,568)	(80,889)
	<b>(56,000)</b>	<b>(796)</b>



## Nota Kepada Penyata Kewangan

### 29. MASUK KIRA SEMULA KEJEJASAN ASET LAIN

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Masuk kira semula kejejasan pelaburan syarikat bersekutu	–	29,023	–	29,023
Masuk kira semula kejejasan hartanah, loji dan kelengkapan	1,458	–	1,458	–
	<b>1,458</b>	<b>29,023</b>	<b>1,458</b>	<b>29,023</b>

### 30. PERBELANJAAN CUKAI

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Perbelanjaan cukai :				
Tahun semasa (Nota 19)	113,489	128,008	100,603	116,323
Peruntukan terlebih pada tahun sebelumnya (Nota 19)	(36,550)	(1,473)	(37,515)	(2,393)
	<b>76,939</b>	<b>126,535</b>	<b>63,088</b>	<b>113,930</b>
Perbelanjaan cukai tertunda				
Pengalasan dan kebalikkan perbezaan sementara : (Nota 20)				
Tahun semasa	14,665	2,806	16,741	3,186
Peruntukan terlebih pada tahun sebelumnya	(2,227)	(4,550)	(1,980)	(2,146)
Lain-lain	474	–	–	–
	<b>12,912</b>	<b>(1,744)</b>	<b>14,761</b>	<b>1,040</b>
Cukai kredit	–	(11,272)	–	(11,272)
	<b>89,851</b>	<b>113,519</b>	<b>77,849</b>	<b>103,698</b>

	KUMPULAN	
	2013 RM'000	2012 RM'000
Keuntungan sebelum cukai	506,840	542,545
Cukai pada kadar cukai berkanun Malaysia 25% (2012: 25%)	126,710	135,636
Pendapatan tidak tertakluk kepada cukai	(3,002)	(6,107)
Perbelanjaan tidak boleh dipotong untuk tujuan cukai	6,136	2,147
Perbelanjaan tertakluk kepada cukai di Bank tetapi dihapuskan di Kumpulan	(1,216)	(862)
	<b>128,628</b>	<b>130,814</b>
Peruntukan terlebih pada tahun sebelumnya	(36,550)	(1,473)
Kurangan cukai aset tertunda diiktiraf tahun sebelumnya	(2,227)	(4,550)
Cukai kredit	–	(11,272)
	<b>89,851</b>	<b>113,519</b>

## Nota Kepada Penyata Kewangan

### 30. PERBELANJAAN CUKAI (samb.)

	BANK	
	2013 RM'000	2012 RM'000
Keuntungan sebelum cukai	458,541	507,048
Cukai pada kadar cukai berkanun Malaysia 25% (2012: 25%)	114,636	126,762
Pendapatan tidak tertakluk kepada cukai	(2,892)	(8,506)
Perbelanjaan tidak boleh dipotong untuk tujuan cukai	5,600	1,253
	117,344	119,509
Peruntukan terlebih pada tahun sebelumnya	(37,515)	(2,393)
Kurangan cukai aset tertunda diiktiraf tahun sebelumnya	(1,980)	(2,146)
Cukai kredit	-	(11,272)
Perbelanjaan cukai bagi tempoh kewangan	77,849	103,698

### 31. URUSNIAGA PIHAK BERKAITAN

Bagi tujuan penyediaan penyata kewangan ini, pihak-pihak yang dianggap mempunyai kaitan dengan Kumpulan sekiranya suatu pihak secara langsung atau tidak langsung boleh mengawal pihak berkaitan atau mempunyai pengaruh ketara atas pihak yang membuat keputusan kewangan dan operasi atau sebaliknya. Pihak-pihak berkaitan Kumpulan dan Bank adalah :

#### (a) Subsidiari

Butir-butir subsidiari dinyatakan dalam Nota 8.

#### (b) Syarikat Bersekutu

Syarikat bersekutu adalah entiti di mana Kumpulan mempunyai pengaruh penting tetapi bukan kawalan, dan ia secara amnya memegang kepentingan sebanyak 20% hingga 50% dalam entiti tersebut seperti yang dinyatakan dalam Nota 9.

#### (c) Syarikat-syarikat di mana Kumpulan dan Bank mempunyai kepentingan kewangan

Ini adalah entiti di mana keupayaan mengundi dalam entiti tersebut tertakluk secara langsung atau tidak langsung dengan Kumpulan dan Bank. Entiti tersebut adalah Koperasi Kakitangan Bank Simpanan Nasional Berhad (KOBANAS).

Urusniaga penting Kumpulan dan Bank dengan pihak-pihak berkaitan adalah seperti berikut :

#### KUMPULAN

	Syarikat bersekutu		Syarikat yang mempunyai kepentingan kewangan	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Pendapatan diterima :</b>				
Faedah pinjaman, pendahuluan dan pembiayaan	441	457	147	190
	441	457	147	190

## Nota Kepada Penyata Kewangan

### 31. URUSNIAGA PIHAK BERKAITAN (samb.)

(c) Syarikat-syarikat di mana Kumpulan dan Bank mempunyai kepentingan kewangan (samb.)

#### BANK

	Subsidiari		Syarikat bersekutu		Syarikat yang mempunyai kepentingan kewangan	
	2013	2012	2013	2012	2013	2012
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Pendapatan diterima :</b>						
Faedah pinjaman, pendahuluan dan pembiayaan	–	–	441	457	147	190
Komisen diterima	13,165	14,049	–	–	–	–
Pendapatan lain	11,646	6,309	–	–	–	–
Sewa premis	1	1	–	–	–	–
	<b>24,812</b>	<b>20,359</b>	<b>441</b>	<b>457</b>	<b>147</b>	<b>190</b>
<b>Perbelanjaan :</b>						
Faedah atas deposit	458	743	–	–	–	–
	<b>458</b>	<b>743</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>

Baki tertunggak yang ketara Kumpulan dan Bank dengan pihak berkaitan adalah seperti berikut :

#### KUMPULAN

	Syarikat bersekutu		Syarikat yang mempunyai kepentingan kewangan	
	2013	2012	2013	2012
	RM'000	RM'000	RM'000	RM'000
<b>Jumlah terhutang oleh pihak berkaitan :</b>				
Pinjaman, pendahuluan dan pembiayaan	23,891	24,951	2,243	3,210
Tolak : Kejejasan/Peruntukan	(3)	(7)	–	(1)
	<b>23,888</b>	<b>24,944</b>	<b>2,243</b>	<b>3,209</b>

## Nota Kepada Penyata Kewangan

### 31. URUSNIAGA PIHAK BERKAITAN (samb.)

#### (c) Syarikat-syarikat di mana Kumpulan dan Bank mempunyai kepentingan kewangan (samb.)

##### BANK

	Subsidiari		Syarikat bersekutu		Syarikat yang mempunyai kepentingan kewangan	
	2013	2012	2013	2012	2013	2012
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Jumlah terhutang oleh pihak berkaitan :</b>						
Pinjaman, pendahuluan dan pembiayaan	–	–	22,782	23,729	2,243	3,210
Lain-lain	85	229	–	–	–	–
Faedah belum diterima	–	–	1,109	1,222	–	–
	85	229	23,891	24,951	2,243	3,210
<b>Jumlah terhutang kepada pihak berkaitan :</b>						
Deposit dan penempatan belum terima	3,873	3,756	–	–	–	–
	3,873	3,756	–	–	–	–

#### (d) Kakitangan utama pengurusan

Kakitangan utama pengurusan adalah ditakrifkan sebagai mereka yang mempunyai kuasa dan tanggungjawab dalam merancang, mengarah dan mengawal aktiviti-aktiviti Kumpulan dan Bank sama ada secara langsung atau tidak langsung. Selain daripada para Pengarah, kakitangan utama pengurusan Kumpulan dan Bank termasuk ahli pengurusan kanan Bank dan ketua-ketua subsidiari utama Kumpulan.

	KUMPULAN		BANK	
	2013	2012	2013	2012
	RM'000	RM'000	RM'000	RM'000
Kakitangan utama pengurusan yang lain :				
Manfaat kakitangan jangka pendek	5,729	4,885	2,527	2,371
Manfaat kakitangan jangka panjang	1,321	1,766	–	–
	7,050	6,651	2,527	2,371

Tiada pinjaman yang diberikan kepada para Pengarah Bank. Pinjaman yang diberikan kepada kakitangan utama pengurusan Kumpulan dan Bank adalah berdasarkan terma dan syarat yang sama seperti yang disediakan kepada kakitangan Bank yang lain.

Semua urusan niaga pihak berkaitan dilaksanakan secara terbuka dan atas terma komersial biasa yang tidak lebih menguntungkan berbanding dengan yang tersedia untuk orang ramai.

Tiada peruntukan yang diiktiraf berkaitan dengan pinjaman yang diberikan kepada kakitangan utama pengurusan pada tahun 2013 dan 2012.

## Nota Kepada Penyata Kewangan

### 32. KOMITMEN DAN LIABILITI LUAR JANGKAAN

	2013			2012		
	Jumlah Prinsipal RM'000	Jumlah persamaan kredit* RM'000	Jumlah wajaran risiko RM'000	Jumlah Prinsipal RM'000	Jumlah persamaan kredit* RM'000	Jumlah wajaran risiko RM'000
<b>KUMPULAN/BANK</b>						
<i>Komitmen tidak boleh mansuh untuk melanjutkan kredit :</i>						
Matang dalam tempoh satu tahun	40,397	–	–	48,809	–	–
Matang selepas satu tahun	1,302,892	651,446	325,723	1,083,375	541,687	270,844
	<b>1,343,289</b>	<b>651,446</b>	<b>325,723</b>	<b>1,132,184</b>	<b>541,687</b>	<b>270,844</b>
<i>Komitmen lain :</i>						
Dibenarkan dan dikontrakkan untuk - Hartanah, loji dan kelengkapan	49,311	–	–	63,520	–	–
<i>Liabiliti luar jangka bersyarat :</i>						
Jumlah dijamin oleh Bank	585	293	293	355	178	178
	<b>1,393,185</b>	<b>651,738</b>	<b>326,016</b>	<b>1,196,059</b>	<b>541,865</b>	<b>271,022</b>

\* Jumlah persamaan kredit diperoleh menggunakan faktor pengubah kredit yang ditetapkan oleh Bank Negara Malaysia.

### 33. INSTRUMEN KEWANGAN

#### (i) Kategori-kategori instrumen kewangan

Jadual di bawah menunjukkan analisis bagi kategori-kategori instrumen kewangan seperti berikut :

- (a) Pinjaman dan pendahuluan ("L&R")
- (b) Nilai saksama melalui untung atau rugi ("FVTPL")
  - a. Dipegang untuk dagangan ("HFT")
  - b. Ditandakan ketika pengiktirafan awalan ("DUIR")
- (c) Aset-aset kewangan tersedia untuk jualan ("AFS")
- (d) Dipegang hingga matang ("HTM")
- (e) Liabiliti kewangan diukur pada kos terlunas ("FL")

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (i) Kategori-kategori instrumen kewangan (samb.)

KUMPULAN 31 Disember 2013	FVTPL HFT RM'000	FVTPL DUJR RM'000	HTM RM'000	L&R/ (FL) RM'000	AFS RM'000	JUMLAH BAWAAN RM'000
<b>Aset kewangan</b>						
Tunai dan dana jangka pendek	–	–	–	2,401,976	–	2,401,976
Pelaburan sekuriti :						
Pada nilai saksama	140,974	225,591	–	–	1,300,296	1,666,861
Pada kos terlunas	–	–	8,427,010	–	–	8,427,010
Aset-aset lain	–	–	–	410,951	–	410,951
Pinjaman, pendahuluan dan pembiayaan pada kos terlunas	–	–	–	16,872,280	–	16,872,280
Aset dana takaful am dan takaful keluarga	1,054,874	26,908	–	92,465	–	1,174,247
	<b>1,195,848</b>	<b>252,499</b>	<b>8,427,010</b>	<b>19,777,672</b>	<b>1,300,296</b>	<b>30,953,325</b>
<b>Liabiliti kewangan</b>						
Deposit daripada pelanggan	–	–	–	(24,805,414)	–	(24,805,414)
Deposit dan penempatan oleh bank dan institusi kewangan lain	–	–	–	(1,743,606)	–	(1,743,606)
Liabiliti-liabiliti lain	–	–	–	(929,810)	–	(929,810)
Pinjaman daripada institusi	–	–	–	(24,187)	–	(24,187)
Liabiliti dana takaful am dan keluarga	–	(30,722)	–	(61,289)	–	(92,011)
Liabiliti dana pemegang polisi takaful am dan keluarga	–	(1,075,368)	–	–	–	(1,075,368)
	–	<b>(1,106,090)</b>	–	<b>(27,564,306)</b>	–	<b>(28,670,396)</b>
<b>31 Disember 2012</b>						
<b>Aset kewangan</b>						
Tunai dan dana jangka pendek	–	–	–	1,427,777	–	1,427,777
Pelaburan sekuriti :						
Pada nilai saksama	99,996	181,721	–	–	942,073	1,223,790
Pada kos terlunas	–	–	8,151,054	–	–	8,151,054
Aset-aset lain	–	–	–	306,286	–	306,286
Pinjaman, pendahuluan dan pembiayaan pada kos terlunas	–	–	–	13,881,562	–	13,881,562
Aset dana takaful am dan takaful keluarga	720,887	14,552	–	130,578	–	866,017
	<b>820,883</b>	<b>196,273</b>	<b>8,151,054</b>	<b>15,746,203</b>	<b>942,073</b>	<b>25,856,486</b>
<b>Liabiliti kewangan</b>						
Deposit daripada pelanggan	–	–	–	(21,226,557)	–	(21,226,557)
Deposit dan penempatan oleh bank dan institusi kewangan lain	–	–	–	(965,409)	–	(965,409)
Liabiliti-liabiliti lain	–	–	–	(728,568)	–	(728,568)
Pinjaman daripada institusi	–	–	–	(23,671)	–	(23,671)
Liabiliti dana takaful am dan keluarga	–	(29,284)	–	(62,495)	–	(91,779)
Liabiliti dana pemegang polisi takaful am dan keluarga	–	(768,688)	–	–	–	(768,688)
	–	<b>(797,972)</b>	–	<b>(23,006,700)</b>	–	<b>(23,804,672)</b>

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (i) Kategori-kategori instrumen kewangan (samb.)

<b>BANK</b> <b>31 Disember 2013</b>	<b>FVTPL HFT RM'000</b>	<b>FVTPL DUIR RM'000</b>	<b>HTM RM'000</b>	<b>L&amp;R/ (FL) RM'000</b>	<b>AFS RM'000</b>	<b>JUMLAH BAWAAN RM'000</b>
<b>Aset kewangan</b>						
Tunai dan dana jangka pendek	–	–	–	2,318,044	–	2,318,044
Pelaburan sekuriti :						
Pada nilai saksama	8,009	225,591	–	–	1,300,296	1,533,896
Pada kos terlunas	–	–	8,427,010	–	–	8,427,010
Aset-aset lain	–	–	–	367,270	–	367,270
Pinjaman, pendahuluan dan pembiayaan pada kos terlunas	–	–	–	16,872,280	–	16,872,280
	<b>8,009</b>	<b>225,591</b>	<b>8,427,010</b>	<b>19,557,594</b>	<b>1,300,296</b>	<b>29,518,500</b>
<b>Liabiliti kewangan</b>						
Deposit daripada pelanggan	–	–	–	(24,809,287)	–	(24,809,287)
Deposit dan penempatan oleh bank dan institusi kewangan lain	–	–	–	(1,743,606)	–	(1,743,606)
Liabiliti-liabiliti lain	–	–	–	(821,973)	–	(821,973)
Pinjaman daripada institusi	–	–	–	(24,187)	–	(24,187)
	<b>–</b>	<b>–</b>	<b>–</b>	<b>(27,399,053)</b>	<b>–</b>	<b>(27,399,053)</b>
<b>31 Disember 2012</b>						
<b>Aset kewangan</b>						
Tunai dan dana jangka pendek	–	–	–	1,338,927	–	1,338,927
Pelaburan sekuriti :						
Pada nilai saksama	8,703	181,721	–	–	942,073	1,132,497
Pada kos terlunas	–	–	8,151,054	–	–	8,151,054
Aset-aset lain	–	–	–	254,931	–	254,931
Pinjaman, pendahuluan dan pembiayaan pada kos terlunas	–	–	–	13,881,562	–	13,881,562
	<b>8,703</b>	<b>181,721</b>	<b>8,151,054</b>	<b>15,475,420</b>	<b>942,073</b>	<b>24,758,971</b>
<b>Liabiliti kewangan</b>						
Deposit daripada pelanggan	–	–	–	(21,230,313)	–	(21,230,313)
Deposit dan penempatan oleh bank dan institusi kewangan lain	–	–	–	(965,409)	–	(965,409)
Liabiliti-liabiliti lain	–	–	–	(630,947)	–	(630,947)
Pinjaman daripada institusi	–	–	–	(23,671)	–	(23,671)
	<b>–</b>	<b>–</b>	<b>–</b>	<b>(22,850,340)</b>	<b>–</b>	<b>(22,850,340)</b>

## 33. INSTRUMEN KEWANGAN (samb.)

### (ii) Pengurusan risiko kewangan

#### Rangka kerja pengurusan risiko

Lembaga Pengarah mempunyai tanggungjawab menyeluruh bagi penubuhan dan pengawasan rangka kerja pengurusan risiko Kumpulan dan Bank.

Lembaga Pengarah telah menubuhkan Jawatankuasa Lembaga Pengurusan Risiko, Jawatankuasa Aset dan Liabiliti (ALCO) dan lain-lain Jawatankuasa Pengurusan yang masing-masing bertanggungjawab untuk membangun dan menyelia pelaksanaan polisi pengurusan risiko Kumpulan dan Bank. Semua jawatankuasa Pengarah terdiri daripada anggota eksekutif dan anggota bukan eksekutif dan melaporkan aktiviti mereka secara berterusan kepada Lembaga Pengarah.

Polisi-polisi pengurusan risiko Kumpulan dan Bank disediakan bagi mengenalpasti dan menganalisa risiko-risiko yang dihadapi oleh Kumpulan dan Bank, menetapkan had risiko dan kawalan risiko yang sesuai dan memantau risiko serta pematuhan kepada had yang telah ditetapkan.

Polisi dan sistem pengurusan risiko disemak semula secara berterusan untuk mencerminkan perubahan keadaan pasaran, produk dan perkhidmatan yang ditawarkan.

Kumpulan dan Bank menerusi latihan dan pengurusan, prosedur dan standard, mempunyai matlamat untuk membangunkan persekitaran kawalan yang konstruktif dan berdisiplin di mana semua warga kerja memahami peranan dan tanggungjawab masing-masing.

Jawatankuasa Audit Bank bertanggungjawab untuk memantau pematuhan terhadap polisi dan prosedur pengurusan dan menyemak semula keperluan rangka kerja pengurusan risiko yang berkaitan dengan risiko yang dihadapi oleh Kumpulan dan Bank.

Jawatankuasa Audit Bank ini dibantu oleh Jabatan Audit Dalaman yang bertanggungjawab menyemak semula prosedur-prosedur dan kawalan-kawalan risiko secara berkala dan hasil semakan akan dilaporkan kepada Jawatankuasa Audit Kumpulan dan Bank.

### (a) Risiko kredit

Risiko kredit adalah risiko kerugian kewangan kepada Kumpulan dan Bank jika pelanggan atau pihak kepada instrumen kewangan gagal memenuhi obligasi kontrak. Risiko ini wujud terutamanya daripada pinjaman dan pendahuluan Kumpulan dan Bank kepada pelanggan dan bank-bank lain, dan pelaburan sekuriti hutang.

Bagi tujuan laporan pengurusan risiko, Kumpulan dan Bank telah menggabungkannya dan menggabungkan semua elemen pendedahan risiko kredit seperti risiko tidak membayar, risiko tidak membayar obligasi individu, risiko negara dan risiko sektor.

Bagi tujuan risiko kredit yang timbul daripada aset-aset dagangan diurus secara bebas dan sebahagian maklumat yang berkaitan didedahkan seperti di bawah. Risiko pasaran yang berkaitan dengan perubahan dalam nilai aset-aset dagangan yang timbul daripada perubahan-perubahan dalam serakan kredit pasaran digunapakai untuk sekuriti-sekuriti hutang dan derivatif-derivatif termasuk aset dagangan diurus sebagai komponen bagi risiko pasaran.

#### Pendedahan risiko kredit

##### (i) Pinjaman, Pendahuluan dan Pembiayaan serta pelaburan sekuriti yang melebihi tempoh bayaran tetapi tidak terjejas

Pinjaman, pendahuluan dan pembiayaan serta pelaburan sekuriti hutang yang melebihi tempoh bayaran tetapi tidak terjejas, selain daripada dibawa pada nilai saksama melalui untung atau rugi mempunyai bayaran faedah atau prinsipal mengikut kontrak yang melebihi tempoh bayaran. Bagaimanapun, Kumpulan dan Bank percaya kejejasan adalah tidak perlu berasaskan kepada tahap sekuriti/jaminan dan cagaran yang ada dan tahap kutipan amaun terhutang kepada Kumpulan dan Bank.



### 33. INSTRUMEN KEWANGAN (samb.)

#### (ii) Pengurusan risiko kewangan (samb.)

##### (a) Risiko kredit (samb.)

###### Pendedahan risiko kredit (samb.)

#### (ii) Pinjaman, pendahuluan dan pembiayaan dengan terma-terma yang dirunding semula

Pinjaman, pendahuluan dan pembiayaan dengan terma perundingan semula ialah pinjaman, pendahuluan dan pembiayaan yang telah distruktur semula disebabkan oleh kemerosotan dalam kedudukan kewangan peminjam dan di mana Kumpulan dan Bank memberi konsesi untuk mempertimbangkannya. Apabila pinjaman, pendahuluan dan pembiayaan ini telah distruktur semula, ianya kekal dalam kategori ini dan mengambil kira pencapaian yang memuaskan secara berasingan selepas pengstruktur semula.

#### (iii) Peruntukan untuk penjejasan

Kumpulan dan Bank menetapkan peruntukan untuk kerugian ke atas aset yang dibawa pada kos dilunaskan atau dikategorikan sebagai tersedia untuk jualan adalah mewakili anggaran kerugian yang ditanggung atas pinjaman, pendahuluan dan pembiayaan dan portfolio pelaburan sekuriti hutang. Komponen utama bagi peruntukan ini adalah komponen kerugian khusus yang berkaitan pendedahan risiko ketara secara individu dan peruntukan kerugian kolektif telah dibentuk terhadap pinjaman, pendahuluan dan pembiayaan untuk kumpulan aset yang terdiri daripada segmen-segmen yang sama. Aset-aset yang dibawa pada nilai saksama menerusi untung atau rugi tidak tertakluk kepada ujian penjejasan memandangkan ukuran untuk nilai saksama adalah mencerminkan kualiti kredit setiap aset.

#### (iv) Polisi hapuskira

Kumpulan dan Bank menghapuskira pinjaman, pendahuluan dan pembiayaan baki pelaburan sekuriti hutang serta sebarang peruntukan berkaitan kerugian penjejasan apabila Jawatankuasa Kredit menentukan bahawa pinjaman, pendahuluan dan pembiayaan sekuriti tersebut tidak dapat dikutip.

Penentuan ini dilakukan selepas mengambil kira maklumat seperti perubahan signifikan dalam kedudukan kewangan peminjam/penerbit ke atas obligasi atau hasil-hasil yang mengakibatkan ketidakmampuan untuk membayar tanggungan atau terimaan.

Bagi pinjaman, pendahuluan dan pembiayaan yang mempunyai amaun yang tidak signifikan, keputusan menghapuskira biasanya berasaskan status belum bayar produk itu sendiri.

#### (v) Pengurusan Risiko kredit

Lembaga Pengarah Jawatankuasa Pengurusan Risiko Kumpulan dan Bank memainkan peranan pengawasan sebagai pihak yang bertanggungjawab dan menyokong dasar berkaitan Risiko kredit. Fungsi ini disokong oleh Jawatankuasa Pinjaman di peringkat pengurusan dalam proses meluluskan pinjaman.

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (ii) Pengurusan risiko kewangan (samb.)

##### (a) Risiko kredit (samb.)

Di bawah ini ialah analisa aset kasar dan bersih (peruntukan penjejasan) mengikut kelas risiko.

##### (i) Pinjaman, pendahuluan dan pembiayaan

	NOTA	KUMPULAN/BANK	
		2013 RM'000	2012 RM'000
Jumlah bawaan	5	16,872,280	13,881,562
<b>Aset pada kos dilunaskan</b>			
<u>Terjejas secara kolektif</u>			
Terjejas dan tertunggak melebihi 90 hari		445,139	463,917
Jumlah kasar	6	445,139	463,917
Peruntukan kejejasan kolektif		(334,152)	(236,833)
Jumlah bawaan		110,987	227,084
<u>Melebihi tempoh tetapi tidak terjejas</u>			
Risiko rendah		1,245,358	1,049,124
Senarai perhatian		3,248	3,130
Jumlah kasar		1,248,606	1,052,254
Peruntukan kejejasan kolektif		(55,611)	(11,496)
Jumlah bawaan		1,192,995	1,040,758
<u>Melebihi tempoh tetapi tidak terjejas terdiri daripada :</u>			
1-30 hari		921,705	692,033
31-60 hari		323,653	357,091
61-90 hari		3,248	3,130
Jumlah kasar		1,248,606	1,052,254
Peruntukan kejejasan kolektif		(55,611)	(11,496)
Jumlah bawaan		1,192,995	1,040,758
<u>Tidak melebihi tempoh dan tidak terjejas</u>			
Risiko rendah		15,584,998	12,755,752
Jumlah kasar		15,584,998	12,755,752
Peruntukan kejejasan kolektif		(16,700)	(142,032)
Jumlah bawaan		15,568,298	12,613,720
<b>Jumlah bawaan pada kos dilunaskan</b>		<b>16,872,280</b>	<b>13,881,562</b>

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (ii) Pengurusan risiko kewangan (samb.)

##### (a) Risiko kredit (samb.)

##### (ii) Dipegang untuk dagangan

	NOTA	KUMPULAN		BANK	
		2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Jumlah bawaan	4	140,974	99,996	8,009	8,703
<b>Aset pada nilai saksama melalui untung atau rugi</b>					
<u>Tidak melebihi tempoh dan tidak terjejas</u>					
Risiko rendah		140,974	99,996	8,009	8,703
Jumlah bawaan pada nilai saksama melalui untung atau rugi		140,974	99,996	8,009	8,703

##### (iii) Dipegang hingga matang

	NOTA	KUMPULAN		BANK	
		2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Jumlah bawaan	4	8,427,010	8,151,054	8,427,010	8,151,054
<b>Aset pada kos terlunas</b>					
<u>Tidak melebihi tempoh dan tidak terjejas</u>					
Risiko rendah		8,427,010	8,151,054	8,427,010	8,151,054
Jumlah bawaan pada kos terlunas		8,427,010	8,151,054	8,427,010	8,151,054

##### (iv) Tersedia untuk jualan

	NOTA	KUMPULAN		BANK	
		2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Jumlah bawaan	4	1,525,887	1,123,794	1,525,887	1,123,794
<b>Aset pada nilai saksama tersedia untuk jualan</b>					
<u>Tidak melebihi tempoh dan tidak terjejas</u>					
Risiko rendah		1,574,154	1,172,061	1,574,154	1,172,061
Jumlah kasar		1,574,154	1,172,061	1,574,154	1,172,061
Peruntukan kejejasan		(48,267)	(48,267)	(48,267)	(48,267)
Jumlah bawaan pada kos tersedia untuk jualan		1,525,887	1,123,794	1,525,887	1,123,794

# Nota Kepada Penyata Kewangan

## 33. INSTRUMEN KEWANGAN (samb.)

### (ii) Pengurusan risiko kewangan (samb.)

#### (a) Risiko kredit (samb.)

##### Penjelasan pinjaman, pendahuluan dan pembiayaan serta pelaburan sekuriti.

Pinjaman, pendahuluan dan pembiayaan terjejas secara kolektif serta pelaburan sekuriti yang terjejas secara individu (selain daripada dibawa pada nilai saksama melalui untung atau rugi) di mana Kumpulan dan Bank telah menentukan bahawa terdapat bukti objektif berkaitan kejejasan dan dijangka tidak dapat mengutip semua prinsipal dan faedah/untung yang perlu dibayar mengikut terma-terma kontrak pinjaman/perjanjian pelaburan sekuriti.

Pinjaman, pendahuluan dan pembiayaan serta pelaburan sekuriti hutang dibawa pada nilai saksama menerusi untung atau rugi tidak dinilai untuk penjelasan tetapi tertakluk kepada sistem penggredan dalaman yang sama.

	Pinjaman, pendahuluan dan pembiayaan	
	Kasar RM'000	Bersih RM'000
<b>Pada 31 Disember 2013</b>		
Terjejas dan tertunggak melebihi 90 hari	445,139	110,987
<b>Jumlah</b>	<b>445,139</b>	<b>110,987</b>
<b>Pada 31 Disember 2012</b>		
Terjejas dan tertunggak melebihi 90 hari	463,917	227,084
<b>Jumlah</b>	<b>463,917</b>	<b>227,084</b>

Kumpulan dan Bank memantau tumpuan risiko kredit berdasarkan sektor. Analisa konsentrasi risiko kredit dan sekuriti-pelaburan sekuriti pada tarikh pelaporan adalah seperti berikut :

Pada 31 Disember 2013	NOTA	KUMPULAN/ BANK	KUMPULAN	BANK
		Pinjaman, Pendahuluan dan Pembiayaan RM'000	Pelaburan Sekuriti RM'000	Pelaburan Sekuriti RM'000
<b>Jumlah bawaan</b>				
<b>Tumpuan mengikut sektor</b>	4 & 5	<b>16,872,280</b>	<b>9,727,306</b>	<b>9,727,306</b>
<i>Korporat</i>				
Tenaga		–	139,073	139,073
Pembinaan		–	221,760	221,760
Perkhidmatan kewangan		111,837	89,800	89,800
Lain-lain		–	366,565	233,600
<i>Kerajaan</i>			9,276,673	9,276,673
Runcit : Perumahan		4,937,683	–	–
Pengangkutan		274,184	–	–
Mikro kewangan		368,174	–	–
Lain-lain		11,180,402	–	–
<b>Jumlah bawaan</b>		<b>16,872,280</b>	<b>10,093,871</b>	<b>9,960,906</b>

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (ii) Pengurusan risiko kewangan (samb.)

##### (a) Risiko kredit (samb.)

Pada 31 Disember 2012		KUMPULAN/ BANK	KUMPULAN	BANK
Jumlah bawaan	NOTA	Pinjaman, Pendahuluan dan Pembiayaan RM'000	Pelaburan Sekuriti RM'000	Pelaburan Sekuriti RM'000
<b>Tumpuan mengikut sektor</b>	4 & 5	13,881,562	9,093,127	9,093,127
<i>Korporat</i>				
Tenaga		–	136,807	136,807
Pembinaan		–	232,363	232,363
Perkhidmatan kewangan		120,397	45,723	45,723
Lain-lain		–	281,717	190,424
<i>Kerajaan</i>		–	8,678,234	8,678,234
<i>Runcit</i>				
Perumahan		3,753,862	–	–
Pengangkutan		226,259	–	–
Mikro kewangan		334,378	–	–
Lain-lain		9,446,666	–	–
<b>Jumlah bawaan</b>		<b>13,881,562</b>	<b>9,374,844</b>	<b>9,283,551</b>

##### (b) Risiko kecairan

Risiko kecairan adalah risiko di mana Kumpulan dan Bank akan menghadapi kesulitan dalam memenuhi obligasi kewangan berkaitan liabiliti kewangan yang perlu diselesaikan secara tunai atau aset-aset kewangan lain.

##### Pendedahan kepada risiko kecairan

Ukuran utama yang digunakan oleh Kumpulan dan Bank untuk pengurusan risiko kecairan ialah nisbah aset bersih cair kepada deposit daripada pelanggan. Untuk tujuan ini aset bersih cair diambilkira sebagai tunai dan kesetaraan tunai ditolak dengan deposit daripada bank-bank dan komitmen yang matang dalam tempoh satu bulan berikutnya. Pengiraan yang sama tetapi tidak serupa digunakan untuk mengukur pematuhan dengan had kecairan yang telah ditetapkan oleh Kumpulan dan Bank di bawah penguatkuasaan Bank Negara Malaysia iaitu Rangkakerja Kecairan Baru (BNM/DFI/GP7) yang dikeluarkan pada Disember 2006. Nisbah aset bersih cair Kumpulan dan Bank kepada deposit daripada pelanggan pada tarikh pelaporan dan sepanjang tempoh pelaporan bagi Kumpulan dan Bank mengikut Rangkakerja Kecairan Baru adalah seperti berikut :

	2013	2012
Nisbah aset bersih cair kepada deposit daripada pelanggan	%	%
Pada 31 Disember	61	59
Purata bagi tahun	60	57
Maksimum bagi tahun	62	59
Minimum bagi tahun	57	55

33. INSTRUMEN KEWANGAN (samb.)

(ii) Pengurusan risiko kewangan (samb.)

(b) Risiko kecairan (samb.)

Analisa kematangan mengikut kelakuan untuk liabiliti-liabiliti kewangan

**BANK**

**31 Disember 2013**

Liabiliti-liabiliti bukan derivatif

Deposit daripada pelanggan dan penempatan oleh bank dan institusi kewangan lain :

	Jumlah bawaan kasar RM'000	Nominal kasar RM'000	Sehingga 1 minggu RM'000	Melebihi 1 minggu hingga 1 bulan RM'000	Melebihi 1 bulan hingga 3 bulan RM'000	Melebihi 3 bulan hingga 6 bulan RM'000	Melebihi 6 bulan hingga 1 tahun RM'000	Melebihi 1 tahun RM'000
Individu	12,349,967	(13,064,821)	(873,526)	1,195,141	(1,824,338)	(319,157)	189,510	(11,432,451)
Bukan individu	14,202,926	(13,488,072)	(1,108,271)	(477,849)	(626,351)	(1,394,630)	(1,535,779)	(8,345,193)
Pendapatan tertunda	366,478	(366,478)	-	-	-	-	-	(366,478)
Obligasi manfaat pesaraan	67,696	(67,696)	-	-	-	-	-	(67,696)
Pinjaman daripada institusi	24,187	(24,187)	-	-	-	-	-	(24,187)
Liabiliti-liabiliti lain	821,973	(821,973)	-	-	-	-	-	(821,973)
Peruntukan zakat	5,707	(5,707)	-	-	-	-	-	(5,707)
Komitmen tidak boleh mansuh untuk melanjutkan kredit dan liabiliti luar jangka	1,393,185	(1,393,185)	(268,775)	-	-	-	-	(1,124,410)
	<b>29,232,119</b>	<b>(29,232,119)</b>	<b>(2,250,571)</b>	<b>717,292</b>	<b>(2,450,690)</b>	<b>(1,713,786)</b>	<b>(1,346,269)</b>	<b>(22,188,095)</b>

**31 Disember 2012**

Liabiliti-liabiliti bukan derivatif

Deposit daripada pelanggan dan penempatan oleh bank dan institusi kewangan lain :

	Jumlah bawaan kasar RM'000	Nominal kasar RM'000	Sehingga 1 minggu RM'000	Melebihi 1 minggu hingga 1 bulan RM'000	Melebihi 1 bulan hingga 3 bulan RM'000	Melebihi 3 bulan hingga 6 bulan RM'000	Melebihi 6 bulan hingga 1 tahun RM'000	Melebihi 1 tahun RM'000
Individu	11,522,362	(11,522,362)	158,200	(1,220,349)	740,900	(1,339,505)	(489,841)	(9,371,767)
Bukan individu	10,673,360	(10,673,360)	140,748	(134,356)	50,187	(1,983,190)	631,233	(9,377,982)
Pendapatan tertunda	384,164	(384,164)	-	-	-	-	-	(384,164)
Pinjaman daripada institusi	23,671	(23,671)	-	-	-	-	-	(23,671)
Liabiliti-liabiliti lain	630,947	(630,947)	-	-	-	-	-	(630,947)
Peruntukan zakat	5,010	(5,010)	-	-	-	-	-	(5,010)
Komitmen tidak boleh mansuh untuk melanjutkan kredit dan liabiliti luar jangka	1,196,059	(1,196,059)	(226,468)	-	-	-	-	(969,591)
	<b>24,435,573</b>	<b>(24,435,573)</b>	<b>72,480</b>	<b>(1,354,705)</b>	<b>791,087</b>	<b>(3,322,695)</b>	<b>141,392</b>	<b>(20,763,132)</b>

## 33. INSTRUMEN KEWANGAN (samb.)

### (ii) Pengurusan risiko kewangan (samb.)

#### (c) Risiko pasaran

Risiko pasaran adalah risiko terhadap perubahan harga pasaran, seperti perubahan kadar faedah, harga ekuiti, kadar pertukaran wang asing dan serakan kredit (tidak berkaitan dengan perubahan di dalam peminjam/penerbit kredit) yang akan mempengaruhi pendapatan Kumpulan dan Bank atau nilai pegangan instrumen kewangan Kumpulan dan Bank. Objektif pengurusan risiko pasaran adalah untuk mengurus dan mengawal pendedahan risiko pasaran melalui parameter yang bersesuaian dengan mengoptimalkan kadar pulangan.

#### Pengurusan risiko pasaran

Kumpulan dan Bank mengasingkan pendedahan kepada risiko pasaran antara portfolio dagangan dan bukan dagangan. Portfolio dagangan dipegang terutamanya oleh unit pelaburan dan termasuk posisi yang timbul daripada pembuatan pasaran dan pengambilan kedudukan pemilik bersama dengan aset dan liabiliti kewangan yang diurus berdasarkan nilai saksama.

Jawatankuasa Lembaga Pengurusan Risiko berperanan sebagai pihak pengawasan yang bertanggungjawab menyokong had aktiviti risiko pasaran dalam Bank. Fungsi ini disokong oleh ALCO di peringkat pengurusan untuk memantau pelaksanaan aktiviti operasi.

#### Pendedahan kepada risiko kadar faedah portfolio bukan dagangan

Risiko utama bagi portfolio bukan dagangan adalah pendedahan kepada risiko kerugian daripada turun naik aliran tunai masa depan atau nilai saksama bagi instrumen kewangan kerana perubahan dalam kadar faedah pasaran. Pada asasnya, risiko kadar faedah diuruskan melalui pemantauan jurang kadar faedah dan dengan mempunyai had-had sebelum kelulusan untuk 'repricing bands'.

Berpandukan polisi yang diluluskan oleh Lembaga Pengarah, ALCO ialah badan pemantau di peringkat Pengurusan bagi memastikan had-had berkenaan dipatuhi. ALCO juga dibantu oleh Jabatan Pengurusan Risiko dalam aktiviti pemantauan secara harian.

33. INSTRUMEN KEWANGAN (samb.)

(ii) Pengurusan risiko kewangan (samb.)

(c) Risiko pasaran (samb.)

Ringkasan bagi posisi jurang kadar faedah portfolio bukan dagangan bagi Bank seperti berikut :

31 Disember 2013

Asas aktiviti bank - bukan dagangan

Pengaliran masuk

Pinjaman, pendahuluan dan pembiayaan Tunai di tangan  
 Aset-aset lain  
 Pelaburan dalam ekuiti  
 Pelaburan dalam syarikat subsidiari/sekutu  
 Hartanah, loji dan kelengkapan, pelaburan hartanah dan pajakan prabayar

Pengaliran keluar

Deposit daripada pelanggan dan penempatan oleh bank dan institusi kewangan lain  
 Rizab dan liabiliti-liabiliti lain

Jurang kematangan bersih

Perbendaharaan dan aktiviti pasaran modal

Pengaliran masuk

Penempatan jangka pendek  
 Pelaburan sekuriti hutang

Jumlah jurang kematangan

Pengaliran keluar

Komitmen tidak boleh dimansuhkan untuk melanjutkan kredit dan liabiliti luar jangka

Jumlah jurang kematangan bersih

Jumlah bawaan kasar RM'000	Nominal kasar RM'000	Sehingga 1 minggu RM'000	Melebihi 1 minggu hingga 1 bulan RM'000	Melebihi 1 bulan hingga 3 bulan RM'000	Melebihi 3 bulan hingga 6 bulan RM'000	Melebihi 6 bulan hingga 1 tahun RM'000	Melebihi 1 tahun RM'000	Kadar faedah berkesan %
17,278,743	17,278,743	302,654	1,185	4,893	40,609	62,834	16,866,568	5.71
625,384	625,384	625,384	-	-	-	-	-	-
452,853	452,853	-	-	-	-	-	452,853	-
233,600	233,600	-	-	-	-	-	233,600	-
284,809	284,809	-	-	-	-	-	284,809	-
1,134,643	1,134,643	-	-	-	-	-	1,134,643	-
(26,552,893)	(26,552,893)	(12,089,774)	(5,326,336)	(5,037,864)	(1,342,275)	(2,415,845)	(340,799)	2.36
(4,877,105)	(4,877,105)	-	-	-	-	-	(4,877,105)	-
(11,419,966)	(11,419,966)	(11,161,736)	(5,325,151)	(5,032,971)	(1,301,666)	(2,353,011)	13,754,569	-
1,692,660	1,692,660	1,642,660	50,000	-	-	-	-	3.26
9,727,306	9,727,306	-	-	286,205	165,660	259,926	9,015,515	3.84
11,419,966	11,419,966	1,642,660	50,000	286,205	165,660	259,926	9,015,515	-
-	-	(9,519,076)	(5,275,151)	(4,746,766)	(1,136,006)	(2,093,085)	22,770,084	-
(1,393,185)	(1,393,185)	(1,343,384)	-	-	-	(49,801)	-	-
(1,393,185)	(1,393,185)	(10,862,460)	(5,275,151)	(4,746,766)	(1,136,006)	(2,142,886)	22,770,084	-



33. INSTRUMEN KEWANGAN (samb.)

(ii) Pengurusan risiko kewangan (samb.)

(c) Risiko pasaran (samb.)

Ringkasan bagi posisi jurang kadar faedah portfolio bukan dagangan bagi Bank seperti berikut : (samb.)

31 Disember 2012

	Jumlah bawaan kasar RM'000	Nominal kasar RM'000	Sehingga 1 minggu RM'000	Melebihi 1 minggu hingga 1 bulan RM'000	Melebihi 1 bulan hingga 3 bulan RM'000	Melebihi 3 bulan hingga 6 bulan RM'000	Melebihi 6 bulan hingga 1 tahun RM'000	Melebihi 1 tahun RM'000	Kadar faedah berkesan %
<b>Asas aktiviti bank - bukan dagangan</b>									
<u>Pengaliran masuk</u>									
Pinjaman, pendahuluan dan pembiayaan Tunai di tangan	14,271,923	14,271,923	225,901	1,126	1,141	15,837	49,967	13,977,951	6.31
Aset-aset lain	423,447	423,447	423,447	-	-	-	-	-	-
Pelaburan dalam ekuiti	287,253	287,253	-	-	-	-	-	287,253	-
Pelaburan dalam syarikat subsidiari/sekutu	190,424	190,424	-	-	-	-	-	190,424	-
Hartanah, loji dan kelengkapan, pelaburan hartanah dan pajakan prabayar	263,809	263,809	-	-	-	-	-	263,809	-
<u>Pengaliran keluar</u>	1,070,807	1,070,807	-	-	-	-	-	1,070,807	-
Deposit daripada pelanggan dan penempatan oleh bank dan institusi kewangan lain	(22,195,722)	(22,195,722)	(10,366,175)	(3,721,406)	(3,914,862)	(1,608,046)	(2,421,361)	(163,872)	2.35
Rizab dan liabiliti-liabiliti lain	(4,347,202)	(4,347,202)	-	-	-	-	-	(4,347,202)	-
Jurang kematangan bersih	(10,035,261)	(10,035,261)	(9,716,827)	(3,720,280)	(3,913,721)	(1,592,209)	(2,371,394)	11,279,170	-
<b>Perbendaharaan dan aktiviti pasaran modal</b>									
<u>Pengaliran masuk</u>									
Penempatan jangka pendek	915,480	915,480	815,480	50,000	50,000	-	-	-	3.59
Pelaburan sekuriti hutang	9,093,127	9,093,127	-	-	569,416	246,990	221,034	8,055,687	3.87
Jumlah jurang kematangan	10,008,607	10,008,607	815,480	50,000	619,416	246,990	221,034	8,055,687	-
<u>Pengaliran keluar</u>									
Komitmen tidak boleh dimansuhkan untuk melanjutkan kredit dan liabiliti luar jangka	(26,654)	(26,654)	(8,901,347)	(3,670,280)	(3,294,305)	(1,345,219)	(2,150,360)	19,334,857	(95)
Jumlah jurang kematangan bersih	(1,196,059)	(1,196,109)	(1,132,184)	-	-	(310)	(63,520)	(95)	-
Jumlah jurang kematangan bersih	(1,222,713)	(1,222,763)	(10,033,531)	(3,670,280)	(3,294,305)	(1,345,529)	(2,213,880)	19,334,762	-

## 33. INSTRUMEN KEWANGAN (samb.)

### (iii) Hierarki nilai saksama

Bagi instrumen kewangan yang diukur pada nilai saksama, jika ada, harga pasaran aktif yang tersiar dan boleh diperhatikan atau peniaga sebutharga digunakan bagi mengukur nilai saksama. Ini termasuk sekuriti ekuiti yang tersenarai dan petikan broker di Bloomberg dan Reuters.

Jika harga pasaran yang tersiar dan diperhatikan tidak boleh didapati, nilai saksama akan ditentukan dengan teknik penilaian yang sesuai, termasuk penggunaan model matematik, seperti model aliran tunai diskaun dan model penetapan harga opsiyen, perbandingan dengan instrumen yang serupa dimana wujud harga pasaran boleh diperhatikan dan teknik penilaian lain.

Objektif teknik penilaian adalah untuk mencapai penentuan nilai saksama yang mencerminkan harga instrumen kewangan pada tarikh pelaporan yang akan ditentukan oleh peserta pasaran yang bertindak atas dasar tulus.

Teknik penilaian yang digunakan merangkumi andaian berhubung kadar diskaun, keluk hasil kadar faedah/keuntungan, anggaran aliran tunai masa hadapan dan faktor-faktor lain. Perubahan dalam andaian ini boleh menjejaskan nilai saksama diperolehi.

Kumpulan dan Bank amnya menggunakan teknik penilaian yang diketahui secara meluas dengan input pasaran yang boleh diperhatikan bagi menentukan nilai saksama yang memerlukan pertimbangan dan anggaran minimum daripada pihak pengurusan disebabkan kerumitan yang rendah daripada instrumen kewangan yang dipegang.

MFRS 13 Pengukuran Nilai Saksama mensyaratkan setiap kelas aset dan liabiliti yang diukur pada nilai saksama dalam penyata kedudukan kewangan selepas pengiktirafan awal dikategorikan mengikut hierarki yang menggambarkan kepentingan input yang digunakan dalam membuat ukuran sama ada input yang digunakan itu boleh diperhatikan atau tidak boleh diperhatikan. Berikut adalah tahap hierarki yang digunakan bagi menentukan dan menzahirkan nilai saksama bagi instrumen kewangan dan aset bukan kewangan :

- Tahap 1** Harga pasaran yang disebut harga, harga yang disebut harga (tidak dilaraskan) dalam pasaran aktif bagi instrumen yang serupa;
- Tahap 2** Nilai saksama berdasarkan input boleh diperhatikan : input selain daripada harga sebut harga termasuk dalam Tahap 1 yang diperhatikan bagi instrumen berkenaan, sama ada secara langsung (iaitu harga) atau tidak langsung (iaitu diperolehi daripada harga), digunakan dan
- Tahap 3** Nilai saksama diperolehi dengan menggunakan input tidak boleh diperhatikan : input yang digunakan tidak berdasarkan data pasaran boleh diperhatikan dan input tidak boleh diperhatikan mungkin mempunyai kesan yang ketara ke atas penilaian instrumen kewangan dan aset bukan kewangan.

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (iii) Hierarki nilai saksama (samb.)

##### Instrumen kewangan dan aset bukan kewangan diukur pada nilai saksama

Jadual di bawah menganalisa instrumen kewangan yang diukur pada nilai saksama mengikut teknik penilaian. Perbezaan mengikut tahap hierarki nilai saksama didefinisikan seperti berikut :

2013	NOTA	TAHAP 1 RM'000	TAHAP 2 RM'000	TAHAP 3 RM'000	JUMLAH RM'000
<b>KUMPULAN</b>					
<b>Nilai saksama melalui untung atau rugi</b>					
	4 a)				
Sekuriti Kerajaan Malaysia		–	18,472	–	18,472
Sekuriti Hutang Islam		–	114,493	–	114,493
Saham		8,009	–	–	8,009
		8,009	132,965	–	140,974
<b>Pelaburan sekuriti tersedia untuk jualan</b>					
	4 c)				
Saham		123,965	–	–	123,965
Pelaburan Unit Amanah Saham		–	101,626	–	101,626
Sekuriti Kerajaan Malaysia		–	472,172	–	472,172
Sukuk		–	143,026	–	143,026
Bon Jaminan Kerajaan		–	19,120	–	19,120
Terbitan Pelaburan Kerajaan Malaysia		–	665,978	–	665,978
		123,965	1,401,922	–	1,525,887
		131,974	1,534,887	–	1,666,861
<b>2013</b>					
	NOTA	TAHAP 1 RM'000	TAHAP 2 RM'000	TAHAP 3 RM'000	JUMLAH RM'000
<b>BANK</b>					
<b>Nilai saksama melalui untung atau rugi</b>					
	4 a)				
Saham		8,009	–	–	8,009
		8,009	–	–	8,009
<b>Pelaburan sekuriti tersedia untuk jualan</b>					
	4 c)				
Saham		123,965	–	–	123,965
Pelaburan Unit Amanah Saham		–	101,626	–	101,626
Sekuriti Kerajaan Malaysia		–	472,172	–	472,172
Sukuk		–	143,026	–	143,026
Bon Jaminan Kerajaan		–	19,120	–	19,120
Terbitan Pelaburan Kerajaan Malaysia		–	665,978	–	665,978
		123,965	1,401,922	–	1,525,887
		131,974	1,401,922	–	1,533,896

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (iii) Hierarki nilai saksama (samb.)

Instrumen kewangan dan aset bukan kewangan diukur pada nilai saksama (samb.)

2012	NOTA	TAHAP 1 RM'000	TAHAP 2 RM'000	TAHAP 3 RM'000	JUMLAH RM'000
<b>KUMPULAN</b>					
<i>Nilai saksama melalui untung atau rugi</i>					
	4 a)				
Sekuriti Kerajaan Malaysia		–	6,507	–	6,507
Sekuriti Hutang Islam		–	84,786	–	84,786
Saham		8,703	–	–	8,703
		8,703	91,293	–	99,996
<i>Pelaburan sekuriti tersedia untuk jualan</i>					
	4 c)				
Saham		83,488	–	–	83,488
Pelaburan Unit Amanah Saham		–	98,233	–	98,233
Sekuriti Kerajaan Malaysia		–	245,115	–	245,115
Sukuk		–	30,432	–	30,432
Bon Jaminan Kerajaan		–	19,852	–	19,852
Terbitan Pelaburan Kerajaan Malaysia		–	646,674	–	646,674
		83,488	1,040,306	–	1,123,794
		92,191	1,131,599	–	1,223,790
<b>2012</b>					
	NOTA	TAHAP 1 RM'000	TAHAP 2 RM'000	TAHAP 3 RM'000	JUMLAH RM'000
<b>BANK</b>					
<i>Nilai saksama melalui untung atau rugi</i>					
	4 a)				
Saham		8,703	–	–	8,703
		8,703	–	–	8,703
<i>Pelaburan sekuriti tersedia untuk jualan</i>					
	4 c)				
Saham		83,488	–	–	83,488
Pelaburan Unit Amanah Saham		–	98,233	–	98,233
Sekuriti Kerajaan Malaysia		–	245,115	–	245,115
Sukuk		–	30,432	–	30,432
Bon Jaminan Kerajaan		–	19,852	–	19,852
Terbitan Pelaburan Kerajaan Malaysia		–	646,674	–	646,674
		83,488	1,040,306	–	1,123,794
		92,191	1,040,306	–	1,132,497

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (iii) Hierarki nilai saksama (samb.)

Nilai saksama instrumen kewangan yang tidak diukur pada nilai saksama tetapi pendedahan nilai saksama diperlukan

Berikut adalah perbandingan jumlah bawaan dan nilai saksama instrumen kewangan Kumpulan dan Bank yang tidak dibawa pada nilai saksama dalam penyata kewangan. Ia tidak termasuk aset dan liabiliti kewangan jangka pendek/atas permintaan di mana jumlah bawannya adalah hampir sama nilai saksama mereka.

2013	KUMPULAN		BANK	
	Amaun bawaan RM'000	Nilai Saksama RM'000	Amaun bawaan RM'000	Nilai Saksama RM'000
<b>Aset kewangan</b>				
Pelaburan sekuriti dipegang hingga matang	8,427,010	8,369,041	8,427,010	8,369,041
Pinjaman, pendahuluan dan pembiayaan	17,278,743	16,872,280	17,278,743	16,872,280
Aset-aset lain	412,807	410,951	369,126	367,270
Pelaburan hartanah	20,928	42,000	20,928	42,000
	<b>26,139,488</b>	<b>25,694,272</b>	<b>26,095,807</b>	<b>25,650,591</b>
<b>Liabiliti kewangan</b>				
Pinjaman daripada institusi	24,187	24,187	24,187	24,187
	<b>24,187</b>	<b>24,187</b>	<b>24,187</b>	<b>24,187</b>

2012	KUMPULAN		BANK	
	Amaun bawaan RM'000	Nilai Saksama RM'000	Amaun bawaan RM'000	Nilai Saksama RM'000
<b>Aset kewangan</b>				
Pelaburan sekuriti dipegang hingga matang	8,151,054	8,312,592	8,151,054	8,312,592
Pinjaman, pendahuluan dan pembiayaan	14,271,923	13,881,562	14,271,923	13,881,562
Aset-aset lain	308,142	306,286	256,787	254,931
Pelaburan hartanah	21,654	42,000	21,654	42,000
	<b>22,752,773</b>	<b>22,542,440</b>	<b>22,701,418</b>	<b>22,491,085</b>
<b>Liabiliti kewangan</b>				
Pinjaman daripada institusi	23,671	23,671	23,671	23,671
	<b>23,671</b>	<b>23,671</b>	<b>23,671</b>	<b>23,671</b>

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (iii) Hierarki nilai saksama (samb.)

Nilai saksama instrumen kewangan yang tidak diukur pada nilai saksama tetapi pendedahan nilai saksama diperlukan (samb.)

Jadual di bawah menunjukkan analisa instrumen kewangan yang tidak diukur pada nilai saksama tetapi pendedahan nilai saksama diperlukan. Perbezaan mengikut tahap hierarki nilai saksama didefinisikan seperti berikut :

2013	TAHAP 1 RM'000	TAHAP 2 RM'000	TAHAP 3 RM'000	JUMLAH RM'000
<b>KUMPULAN</b>				
<b>Aset kewangan</b>				
<b><i>Pelaburan sekuriti dipegang hingga matang</i></b>				
Sekuriti Kerajaan Malaysia	–	2,626,323	–	2,626,323
Terbitan Pelaburan Kerajaan Malaysia	–	2,911,916	–	2,911,916
Sukuk	–	137,616	–	137,616
Bon Jaminan Kerajaan	–	1,596,392	–	1,596,392
Bon Khazanah	–	652,897	–	652,897
Sekuriti Hutang Swasta	–	79,741	–	79,741
Sekuriti Hutang Islam	–	364,156	–	364,156
	–	8,369,041	–	8,369,041
<b><i>Pinjaman, pendahuluan dan pembiayaan</i></b>				
Pinjaman/pembiayaan perumahan	–	–	4,856,603	4,856,603
Pinjaman/pembiayaan persendirian	–	–	10,999,640	10,999,640
Pinjaman/pembiayaan kakitangan	–	–	108,301	108,301
Sewa beli belum terima	–	–	179,358	179,358
Mikro kredit	–	–	1,418	1,418
Mikro kewangan	–	–	368,160	368,160
Kad kredit/caj	–	–	244,324	244,324
Pinjaman/pembiayaan lain	–	–	112,233	112,233
Kredit pusingan	–	–	2,243	2,243
	–	–	16,872,280	16,872,280
<b><i>Aset-aset lain</i></b>				
Faedah/untung belum terima	–	–	91,948	91,948
Deposit dan bayaran terdahulu	–	–	12,875	12,875
Pelbagai belum terima	–	–	297,436	297,436
Dividen belum terima	–	–	8,692	8,692
Amaun terhutang oleh subsidiari	–	–	–	–
	–	–	410,951	410,951
<b><i>Pelaburan hartanah</i></b>				
	–	–	42,000	42,000
	–	8,369,041	17,325,231	25,694,272
<b>Liabiliti kewangan</b>				
<b><i>Pinjaman daripada institusi</i></b>				
	–	–	24,187	24,187

# Nota Kepada Penyata Kewangan

## 33. INSTRUMEN KEWANGAN (samb.)

### (iii) Hierarki nilai saksama (samb.)

Nilai saksama instrumen kewangan yang tidak diukur pada nilai saksama tetapi pendedahan nilai saksama diperlukan (samb.)

2012	TAHAP 1 RM'000	TAHAP 2 RM'000	TAHAP 3 RM'000	JUMLAH RM'000
<b>KUMPULAN</b>				
<b>Aset kewangan</b>				
<b><i>Pelaburan sekuriti dipegang hingga matang</i></b>				
Sekuriti Kerajaan Malaysia	–	3,432,228	–	3,432,228
Terbitan Pelaburan Kerajaan Malaysia	–	2,856,051	–	2,856,051
Sukuk	–	–	–	–
Bon Jaminan Kerajaan	–	1,036,391	–	1,036,391
Bon Khazanah	–	488,047	–	488,047
Sekuriti Hutang Swasta	–	85,629	–	85,629
Sekuriti Hutang Islam	–	414,246	–	414,246
	–	8,312,592	–	8,312,592
<b><i>Pinjaman, pendahuluan dan pembiayaan</i></b>				
Pinjaman/pembiayaan perumahan	–	–	3,670,618	3,670,618
Pinjaman/pembiayaan persendirian	–	–	9,346,293	9,346,293
Pinjaman/pembiayaan kakitangan	–	–	115,021	115,021
Sewa beli belum terima	–	–	114,902	114,902
Mikro kredit	–	–	1,508	1,508
Mikro kewangan	–	–	334,378	334,378
Kad kredit/caj	–	–	180,115	180,115
Pinjaman/pembiayaan lain	–	–	115,517	115,517
Kredit pusingan	–	–	3,210	3,210
	–	–	13,881,562	13,881,562
<b><i>Aset-aset lain</i></b>				
Faedah/untung belum terima	–	–	89,747	89,747
Deposit dan bayaran terdahulu	–	–	11,319	11,319
Pelbagai belum terima	–	–	204,047	204,047
Dividen belum terima	–	–	1,173	1,173
Amaun terhutang oleh syarikat subsidiari	–	–	–	–
	–	–	306,286	306,286
<b><i>Pelaburan hartanah</i></b>				
	–	–	42,000	42,000
	–	8,312,592	14,229,848	22,542,440
<b>Liabiliti kewangan</b>				
<b><i>Pinjaman daripada institusi</i></b>				
	–	–	23,671	23,671

## Nota Kepada Penyata Kewangan

### 33. INSTRUMEN KEWANGAN (samb.)

#### (iii) Hierarki nilai saksama (samb.)

Nilai saksama instrumen kewangan yang tidak diukur pada nilai saksama tetapi pendedahan nilai saksama diperlukan (samb.)

2013	TAHAP 1 RM'000	TAHAP 2 RM'000	TAHAP 3 RM'000	JUMLAH RM'000
<b>BANK</b>				
<b>Aset kewangan</b>				
<b><i>Pelaburan sekuriti dipegang hingga matang</i></b>				
Sekuriti Kerajaan Malaysia	–	2,626,323	–	2,626,323
Terbitan Pelaburan Kerajaan Malaysia	–	2,911,916	–	2,911,916
Sukuk	–	137,616	–	137,616
Bon Jaminan Kerajaan	–	1,596,392	–	1,596,392
Bon Khazanah	–	652,897	–	652,897
Sekuriti Hutang Swasta	–	79,741	–	79,741
Sekuriti Hutang Islam	–	364,156	–	364,156
	–	8,369,041	–	8,369,041
<b><i>Pinjaman, pendahuluan dan pembiayaan</i></b>				
Pinjaman/pembiayaan perumahan	–	–	4,856,603	4,856,603
Pinjaman/pembiayaan persendirian	–	–	10,999,640	10,999,640
Pinjaman/pembiayaan kakitangan	–	–	108,301	108,301
Sewa beli belum terima	–	–	179,358	179,358
Mikro kredit	–	–	1,418	1,418
Mikro kewangan	–	–	368,160	368,160
Kad kredit/caj	–	–	244,324	244,324
Pinjaman/pembiayaan lain	–	–	112,233	112,233
Kredit pusingan	–	–	2,243	2,243
	–	–	16,872,280	16,872,280
<b><i>Aset-aset lain</i></b>				
Faedah/untung belum terima	–	–	90,335	90,335
Deposit dan bayaran terdahulu	–	–	12,875	12,875
Pelbagai belum terima	–	–	255,283	255,283
Dividen belum terima	–	–	8,692	8,692
Amaun terhutang oleh subsidiari	–	–	85	85
	–	–	367,270	367,270
<b><i>Pelaburan hartanah</i></b>				
	–	–	42,000	42,000
	–	8,369,041	17,281,550	25,650,591
<b>Liabiliti kewangan</b>				
<b><i>Pinjaman daripada institusi</i></b>				
	–	–	24,187	24,187



# Nota Kepada Penyata Kewangan

## 33. INSTRUMEN KEWANGAN (samb.)

### (iii) Hierarki nilai saksama (samb.)

Nilai saksama instrumen kewangan yang tidak diukur pada nilai saksama tetapi pendedahan nilai saksama diperlukan (samb.)

2012	TAHAP 1 RM'000	TAHAP 2 RM'000	TAHAP 3 RM'000	JUMLAH RM'000
<b>BANK</b>				
<b>Aset kewangan</b>				
<b><i>Pelaburan sekuriti dipegang hingga matang</i></b>				
Sekuriti Kerajaan Malaysia	–	3,432,228	–	3,432,228
Terbitan Pelaburan Kerajaan Malaysia	–	2,856,051	–	2,856,051
Bon Jaminan Kerajaan	–	1,036,391	–	1,036,391
Bon Khazanah	–	488,047	–	488,047
Sekuriti Hutang Swasta	–	85,629	–	85,629
Sekuriti Hutang Islam	–	414,246	–	414,246
	–	8,312,592	–	8,312,592
<b><i>Pinjaman, pendahuluan dan pembiayaan</i></b>				
Pinjaman/pembiayaan perumahan	–	–	3,670,618	3,670,618
Pinjaman/pembiayaan persendirian	–	–	9,346,293	9,346,293
Pinjaman/pembiayaan kakitangan	–	–	115,021	115,021
Sewa beli belum terima	–	–	114,902	114,902
Mikro kredit	–	–	1,508	1,508
Mikro kewangan	–	–	334,378	334,378
Kad kredit/caj	–	–	180,115	180,115
Pinjaman/pembiayaan lain	–	–	115,517	115,517
Kredit pusingan	–	–	3,210	3,210
	–	–	13,881,562	13,881,562
<b><i>Aset-aset lain</i></b>				
Faedah/untung belum terima	–	–	88,915	88,915
Deposit dan bayaran terdahulu	–	–	11,319	11,319
Pelbagai belum terima	–	–	153,295	153,295
Dividen belum terima	–	–	1,173	1,173
Amaun terhutang oleh subsidiari	–	–	229	229
	–	–	254,931	254,931
<b><i>Pelaburan hartanah</i></b>				
	–	–	42,000	42,000
	–	8,312,592	14,178,493	22,491,085
<b>Liabiliti kewangan</b>				
<b><i>Pinjaman daripada institusi</i></b>				
	–	–	23,671	23,671

# Nota Kepada Penyata Kewangan

## 33. INSTRUMEN KEWANGAN (samb.)

### (iii) Hierarki nilai saksama (samb.)

Kaedah dan andaian berikut digunakan untuk menganggar nilai saksama setiap kelas instrumen kewangan berikut :

#### a) Tunai, dana jangka pendek dan peletakan dengan institusi kewangan

Jumlah bawaan untuk wang tunai dan dana jangka pendek dan penempatan dengan institusi kewangan bersamaan nilai saksama disebabkan tempoh matang instrumen yang pendek.

#### b) Pelaburan sekuriti

Nilai saksama pelaburan sekuriti dagangan awam dianggarkan dari harga pasaran yang disebut harga pada tarikh pelaporan. Sekiranya tidak terdapat harga pasaran yang disebut harga bagi pelaburan sekuriti, anggaran munasabah bagi nilai saksama dikira berdasarkan kadar indikatif yang diperolehi daripada pihak ketiga.

Untuk pelaburan dalam sekuriti ekuiti, kejatuhan yang signifikan atau berterusan dalam nilai saksama di bawah kos merupakan bukti objektif penjejasan. Dalam hal ini, Kumpulan dan Bank mengambilkira kejatuhan dalam nilai saksama melebihi 20% adalah signifikan dan kejatuhan dalam harga pasaran yang disebut harga selama sembilan bulan atau lebih itu adalah berterusan.

#### c) Pinjaman, pendahuluan dan pembiayaan

Kumpulan dan Bank menganggap jumlah bawaan bagi pinjaman, pendahuluan dan pembiayaan kepada pelanggan bersamaan nilai saksamanya.

Pinjaman, pendahuluan dan pembiayaan pada awalnya diukur pada nilai saksama ditambah kos transaksi secara langsung, dan berikutnya diukur pada kos dilunaskan menggunakan kaedah faedah untung efektif, kecuali apabila Kumpulan dan Bank memilih untuk membawa pinjaman, pendahuluan dan pembiayaan pada nilai saksama melalui untung atau rugi seperti yang dijelaskan di dalam Nota 2.

#### d) Belum terima dan belum bayar yang lain

Jumlah bawaan bagi belum terima dan belum bayar yang lain bersamaan nilai saksama disebabkan tempoh matang yang pendek.

#### e) Pelaburan lain

Nilai saksama bagi pelaburan lain adalah berasaskan bahagian aset ketara bersih syarikat pelaburan tersebut pada tarikh pelaporan.

#### f) Deposit daripada pelanggan dan institusi Kewangan

Kumpulan dan Bank menganggap jumlah bawaan untuk keseluruhan deposit seperti deposit pelanggan bukan bank bersamaan dengan deposit dan baki bank serta ejen dan syarikat berkaitan, sebagai anggaran bersamaan dengan nilai saksama masing-masing memandangkan kebanyakannya perlu dibayar apabila dituntut dan bersifat jangka pendek.

#### g) Pinjaman daripada institusi

Nilai saksama bagi pinjaman daripada Bank Negara Malaysia dianggarkan menggunakan kaedah faedah efektif bagi pembiayaan yang digunakan untuk mendiskaunkan nilai kini atas pembayaran masa hadapan yang ditentukan bagi pembiayaan tersebut.

## 34. PENGURUSAN MODAL

### Pematuhan modal

Bank Negara Malaysia (BNM) menetapkan dan memantau keperluan modal secara keseluruhan bagi Kumpulan dan Bank.

Syarikat induk dan operasi-operasi perbankan individu dipantau secara langsung oleh badan kawalselia masing-masing. Berkuatkuasa daripada 22 Februari 2008, Kumpulan dan Bank dikehendaki mematuhi garis panduan yang ditetapkan di dalam rangka kerja kecukupan modal berhubung dengan pematuhan modal.

#### (i) Keperluan modal Kumpulan dan Bank dianalisa kepada dua tahap modal seperti berikut :

- (a) Modal Tahap I merangkumi modal saham biasa, saham premium, bon-bon berinovatif, keuntungan terkumpul setelah ditolak muhibah dan aset-aset tak ketara, dan pelarasan pematuhan lain yang berkaitan dengan item yang termasuk di dalam ekuiti tetapi diambilkira secara berbeza untuk tujuan kecukupan modal,
- (b) Modal Tahap II merangkumi liabiliti subordinat yang layak, peruntukan penjejasan kolektif (terhad kepada portfolio kredit seperti penilaian ke atas kerugian lepas di bawah metodologi MFRS 139) dan elemen rizab nilai saksama yang berkaitan dengan keuntungan/kerugian belum direalisasi bagi instrumen ekuiti yang diklasifikasikan sebagai tersedia untuk jualan.

## Nota Kepada Penyata Kewangan

### 34. PENGURUSAN MODAL (samb.)

#### Pematuhan modal (samb.)

#### (ii) Pelbagai had diguna pakai terhadap elemen asas modal iaitu :

- Jika Modal Tahap I kurang atau bersamaan dengan sifar maka modal maksima yang dibenarkan untuk Modal Tahap II bersamaan sifar.
- Jika Modal Tahap I kurang atau bersamaan dengan jumlah Modal Tahap II modal maksima yang dibenarkan untuk Modal Tahap II bersamaan Modal Tahap I atau, jika Modal Tahap I melebihi atau bersamaan dengan jumlah Modal Tahap II maka modal maksima yang dibenarkan untuk Modal Tahap II bersamaan jumlah Modal Tahap II.
- Jika modal maksima dibenarkan untuk Modal Tahap II melebihi atau bersamaan jumlah pelaburan dalam subsidiari dan pelaburan dalam ekuiti bagi institusi perbankan asing/domestik maka modal teras bersamaan Modal Tahap I.
- Jika modal maksima dibenarkan untuk Modal Tahap II kurang atau bersamaan jumlah pelaburan dalam subsidiari dan pelaburan dalam modal bagi institusi perbankan asing/domestik maka modal teras bersamaan asas modal.
- Pelaburan terhadap nisbah modal merangkumi pelaburan dalam saham yang tidak boleh ditolak daripada asas modal dan unit amanah dan pegangan harta amanah dan pelaburan dalam aset tetap dan hartanah untuk jualan yang dipegang melebihi jangka masa tertentu terhadap asas modal.
- Modal minima mutlak adalah RM300 juta dan kadar nisbah risiko wajaran modal minimum dibenarkan ialah pada tahap 8% setiap masa. Penyelenggaraan terhadap rizab modal perlu dilaksanakan apabila kadar nisbah risiko wajaran modal berada di bawah tahap 16%.

Jadual di bawah menunjukkan Nisbah Modal Berwajaran Risiko Kumpulan dan Bank pada tarikh penyata kewangan.

	KUMPULAN		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Modal Tahap I</b>				
Rizab am	100,000	100,000	100,000	100,000
Keuntungan tertahan	1,419,204	1,172,656	1,344,038	1,112,963
Rizab modal	818,957	818,957	818,957	818,957
Kepentingan bukan kawalan	100,511	80,531	–	–
	<b>2,438,672</b>	2,172,144	<b>2,262,995</b>	2,031,920
Tolak :				
Aset cukai tertunda	(19,597)	(32,509)	(8,218)	(22,979)
Jumlah Modal Tahap I	<b>2,419,075</b>	2,139,635	<b>2,254,777</b>	2,008,941
<b>Modal Tahap II</b>				
Geran Kerajaan	366,478	384,164	366,478	384,164
Rizab-rizab lain	131,283	–	131,283	–
Penjelasan kolektif bagi pinjaman, pendahuluan dan pembiayaan tidak terjejas	72,311	153,528	72,311	153,528
Jumlah Modal Tahap II	<b>570,072</b>	537,692	<b>570,072</b>	537,692
Tolak : Pelaburan dalam subsidiari (Nota 8)	–	–	(53,000)	(53,000)
<b>Modal Asas</b>	<b>2,989,147</b>	2,677,327	<b>2,771,849</b>	2,493,633
<b>Nisbah modal teras</b>	<b>14.32%</b>	15.03%	<b>13.50%</b>	14.27%
<b>Nisbah modal berwajaran risiko</b>	<b>17.69%</b>	18.81%	<b>16.59%</b>	17.72%
<b>Nisbah modal teras (selepas ditolak dividen yang dicadangkan)</b>	<b>14.32%</b>	15.03%	<b>13.50%</b>	14.27%
<b>Nisbah modal berwajaran risiko (selepas ditolak dividen yang dicadangkan)</b>	<b>17.69%</b>	18.81%	<b>16.59%</b>	17.72%

## Nota Kepada Penyata Kewangan

### 34. PENGURUSAN MODAL (samb.)

Jadual di bawah menunjukkan pecahan aset berwajaran risiko kasar dalam pelbagai kategori wajaran risiko :

	2013 Berwajaran		2012 Berwajaran	
	Prinsipal RM'000	Risiko RM'000	Prinsipal RM'000	Risiko RM'000
<b>KUMPULAN</b>				
0%	10,243,878	–	9,361,644	–
10%	–	–	–	–
20%	1,692,660	338,532	915,480	183,096
50%	5,498,582	2,749,291	4,218,150	2,109,075
100%	13,809,370	13,809,370	11,939,221	11,939,221
	<b>31,244,490</b>	<b>16,897,193</b>	26,434,495	14,231,392

	2013 Berwajaran		2012 Berwajaran	
	Prinsipal RM'000	Risiko RM'000	Prinsipal RM'000	Risiko RM'000
<b>BANK</b>				
0%	10,156,073	–	9,269,038	–
10%	–	–	–	–
20%	1,692,660	338,532	915,480	183,096
50%	5,498,582	2,749,291	4,218,150	2,109,075
100%	13,615,672	13,615,672	11,781,865	11,781,865
	<b>30,962,987</b>	<b>16,703,495</b>	26,184,533	14,074,036

### 35. PERISTIWA SUSULAN

- (a) Pada 25 Mac 2014, Lembaga Pengarah Bank meluluskan skim gratuity berikut :
- Bank akan membayar gratuity kepada kakitangan tetap yang layak dan masih berkhidmat semasa persaraan atau peletakan jawatan mereka. Gratuity ditentukan berdasarkan nisbah tertentu didarabkan dengan bilangan tahun perkhidmatan dan gaji asas terakhir yang diterima pekerja tersebut.
  - Bank akan membuat pembayaran saguhati kepada pesara yang layak yang mana telah bersara di antara 1 Januari 1992 hingga 31 Mac 2013. Gratuity itu ditentukan berdasarkan nisbah tertentu didarabkan dengan bilangan tahun perkhidmatan dan gaji akhir yang diterima oleh pesara tersebut.
- (b) Pada 2 Ogos 2013, Bank menandatangani Perjanjian Usaha Sama dengan Prudential Insurance Company of America, sebuah syarikat yang dipertadankan di Amerika Syarikat untuk menubuhkan Pramerica BSN Holdings Sdn Bhd ("Pramerica BSN") bagi mengendalikan perniagaan usahasama. Pada 2 Januari 2014, Bank telah memperoleh 30% kepentingan ekuiti di dalam Uni Asia Life Assurance Berhad ("Uni Asia") melalui Pramerica BSN dengan pertimbangan tunai sebanyak RM155.4 juta. Pertimbangan tersebut telah dibayar sebelum akhir tahun semasa dan telah dilaporkan sebagai deposit di dalam penyata kewangan Bank bagi tahun berakhir 31 Disember 2013. Selaras dengan penyelesaian pemerolehan tersebut, Uni Asia menjadi syarikat bersekutu secara tidak langsung kepada Bank.

# Nota Kepada Penyata Kewangan

## 36. OPERASI PERBANKAN ISLAM

### PENYATA KEDUDUKAN KEWANGAN PADA 31 DISEMBER 2013

	NOTA	KUMPULAN/BANK	
		2013 RM'000	2012 RM'000
<b>ASET</b>			
Tunai dan dana jangka pendek	(a)	976,382	339,073
Sekuriti sedia untuk jualan	(b)	139,170	198,627
Sekuriti dipegang hingga matang	(c)	2,116,104	2,121,868
Pendahuluan dan pembiayaan	(d)	10,882,390	8,473,519
Aset-aset lain	(f)	40,661	32,688
Hartanah, loji dan kelengkapan		259	378
		<b>14,154,966</b>	<b>11,166,153</b>
<b>LIABILITI DAN DANA MODAL PERBANKAN ISLAM</b>			
Deposit daripada pelanggan	(g)	11,117,075	9,241,468
Deposit dan penempatan oleh bank dan institusi kewangan lain	(h)	351,506	371,333
Liabiliti-liabiliti lain		1,546,936	700,690
Liabiliti cukai tertunda		14,142	14,142
Rizab penyamaan keuntungan	(i)	25,465	32,288
		<b>13,055,124</b>	<b>10,359,921</b>
<b>DANA MODAL PERBANKAN ISLAM</b>			
Dana perbankan Islam		80,000	80,000
Rizab		1,019,842	726,232
Dana modal perbankan Islam		1,099,842	806,232
Liabiliti dan dana modal perbankan Islam		<b>14,154,966</b>	<b>11,166,153</b>

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### PENYATA UNTUNG ATAU RUGI DAN PENDAPATAN KOMPREHENSIF LAIN BAGI TAHUN BERAKHIR 31 DISEMBER 2013

	NOTA	KUMPULAN/BANK	
		2013 RM'000	2012 RM'000
Hasil	(j)	932,630	756,033
Pendapatan diperoleh daripada pelaburan dana penyimpanan	(k)	870,255	701,942
Peruntukan kerugian ke atas pembiayaan	(l)	18,083	(26,298)
Pindahan ke rizab penyamaan keuntungan	(i)	(2,715)	(11,141)
Pendapatan diagihkan kepada penyimpanan	(m)	(260,616)	(247,929)
Pendapatan diperoleh daripada pelaburan dana modal perbankan Islam	(n)	62,375	54,090
Jumlah pendapatan bersih		687,382	470,664
Perbelanjaan operasi lain	(o)	(385,538)	(382,708)
Keuntungan sebelum zakat		301,844	87,956
Zakat	(q)	(5,000)	(4,600)
Keuntungan bagi tahun semasa		296,844	83,356
Pendapatan komprehensif yang lain bersih zakat			
Nilai saksama sekuriti sedia untuk jualan		(3,234)	(814)
Jumlah pendapatan komprehensif yang lain tahun semasa		(3,234)	(814)
Jumlah pendapatan komprehensif tahun semasa		293,610	82,542

Pendapatan bersih daripada operasi perbankan Islam seperti yang dilaporkan dalam penyata pendapatan komprehensif Kumpulan dan Bank seperti berikut :

	NOTA	KUMPULAN/BANK	
		2013 RM'000	2012 RM'000
Pendapatan diperoleh daripada pembiayaan	(j)	766,396	582,944
Pendapatan diperoleh daripada pelaburan dana penyimpanan	(j)	105,591	111,992
Pendapatan lain	(j)	60,643	61,097
Pendapatan diagihkan kepada penyimpanan	(m)	(260,616)	(247,929)
Pindahan ke rizab penyamaan keuntungan	(i)	(2,715)	(11,141)
Pendapatan bersih daripada operasi perbankan Islam seperti yang dilaporkan dalam penyata pendapatan Kumpulan dan Bank		669,299	496,963
Yang mana :			
Pendapatan diperoleh daripada pendahuluan dan pembiayaan yang terjejas		4,098	2,684

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### PENYATA PERUBAHAN DANA MODAL BAGI TAHUN BERAKHIR 31 DISEMBER 2013

	----- Tidak boleh diagih -----			Boleh diagih		Jumlah RM'000
	Dana Perbankan Islam RM'000	Rizab Nilai Saksama RM'000	Rizab Pematuhan* RM'000	Penyamaan Keuntungan RM'000	Keuntungan Tertahan RM'000	
<b>Pada 1 Januari 2012</b>	80,000	1,141	–	42,849	599,700	723,690
Keuntungan tahun semasa	–	–	–	–	83,356	83,356
Pendapatan komprehensif yang lain tahun semasa	–	(814)	–	–	–	(814)
<b>Pematuhan rizab penyamaan untung</b>						
Peruntukan tahun semasa	–	–	–	14,112	(14,112)	–
Penggunaan rizab	–	–	–	(14,112)	14,112	–
<b>Pada 31 Disember 2012</b>	80,000	327	–	42,849	683,056	806,232
<b>Pada 1 Januari 2013</b>	80,000	327	–	42,849	683,056	806,232
<b>Jumlah pendapatan komprehensif tahun semasa</b>						
Keuntungan tahun semasa	–	–	–	–	296,844	296,844
Pendapatan komprehensif yang lain tahun semasa	–	(3,234)	–	–	–	(3,234)
<b>Pindahan rizab pematuhan</b>	–	–	99,522	–	(99,522)	–
<b>Pematuhan rizab penyamaan untung</b>						
Peruntukan tahun semasa	–	–	–	5,106	(5,106)	–
Penggunaan rizab	–	–	–	(5,106)	5,106	–
<b>Pada 31 Disember 2013</b>	<b>80,000</b>	<b>(2,907)</b>	<b>99,522</b>	<b>42,849</b>	<b>880,378</b>	<b>1,099,842</b>

\* Rizab pematuhan diselenggarakan menurut arahan JJKP/8808/13/5/01 Bank Negara Malaysia bertarikh 4 Februari 2014 dengan menjumlahkan peruntukan penjejasan kolektif dan rizab berkanun di mana sewajarnya ia tidak kurang daripada 1.2% daripada jumlah pendahuluan dan pembiayaan selepas ditolak peruntukan kejejasan individu.

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan

# Nota Kepada Penyata Kewangan

## 36. OPERASI PERBANKAN ISLAM (samb.)

### PENYATA ALIRAN TUNAI UNTUK TAHUN BERAKHIR 31 DISEMBER 2013

	<b>KUMPULAN dan BANK</b>	
	<b>2013</b>	<b>2012</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>ALIRAN TUNAI DARIPADA/(DIGUNAKAN DALAM) AKTIVITI OPERASI</b>		
Keuntungan sebelum zakat	301,844	87,956
Pelarasan untuk :		
Susutnilai	77	63
Pelunasan premium/(tambahan diskaun)	(406)	12,707
Pelarasan hartanah, loji dan kelengkapan	42	–
Peruntukan penjejasan kolektif untuk pendahuluan dan pembiayaan	(27,967)	16,367
Hutang lapuk dihapus kira	13,073	17,094
Hapuskira pendahuluan dan pembiayaan dimasuk kira semula	(3,189)	(7,163)
Keuntungan bersih daripada pelupusan sekuriti pelaburan	(280)	(4,010)
Untung operasi sebelum perubahan modal kerja	283,194	123,014
Perubahan dalam pendahuluan dan pembiayaan	(2,390,788)	(2,322,079)
Perubahan dalam aset-aset lain	(7,973)	(2,380)
Perubahan dalam deposit daripada pelanggan	1,866,069	1,481,538
Peningkatan dalam deposit dan penempatan institusi kewangan	(19,827)	142,009
Perubahan dalam liabiliti-liabiliti lain	845,549	483,356
Peningkatan dalam rizab penyamaan keuntungan	2,715	11,141
Aliran tunai daripada/(digunakan dalam) aktiviti operasi	578,939	(83,401)
Zakat dibayar	(4,303)	(5,502)
Tunai bersih daripada/(digunakan dalam) aktiviti operasi	574,636	(88,903)
<b>ALIRAN TUNAI DARIPADA/(DIGUNAKAN DALAM) AKTIVITI PELABURAN</b>		
Pembelian hartanah, loji dan kelengkapan	–	(233)
Pembelian bersih pelaburan sekuriti	62,673	33,020
Tunai bersih daripada aktiviti pelaburan	62,673	32,787
<b>PENINGKATAN/(PENURUNAN) BERSIH TUNAI DAN KESETARAAN TUNAI</b>		
<b>TUNAI DAN KESETARAAN TUNAI PADA 1 JANUARI</b>	<b>637,309</b>	<b>(56,116)</b>
	<b>339,073</b>	<b>395,189</b>
<b>TUNAI DAN KESETARAAN TUNAI DI AKHIR TAHUN SEMASA</b>		
	<b>976,382</b>	<b>339,073</b>
<b>TUNAI DAN KESETARAAN TERDIRI DARIPADA :</b>		
Tunai dan dana jangka pendek [Nota 36(a)]	<b>976,382</b>	<b>339,073</b>

Nota-nota yang dilampirkan merupakan bahagian penting dalam penyata kewangan



## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (a) Tunai dan dana jangka pendek

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Tunai dan baki dengan bank dan institusi kewangan lain	42,662	38,073
Wang panggilan dan penempatan deposit yang matang dalam tempoh satu bulan	933,720	301,000
	<b>976,382</b>	<b>339,073</b>

#### (b) Sekuriti dipegang hingga matang

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
<b>Pada kos terlunas</b>		
<u>Instrumen Pasaran Wang (Jangka Panjang) :</u>		
Terbitan Pelaburan Kerajaan Malaysia	1,717,118	1,737,114
Bon Jaminan Kerajaan	250,018	250,018
Sukuk	89,539	–
Bon Khazanah	42,725	42,725
	<b>2,099,400</b>	<b>2,029,857</b>
<u>Sekuriti tak disebutbarga :</u>		
Sekuriti Hutang Islam	12,580	88,500
Tolak : Pelunasan premium tolak penambahan diskaun bersih	4,124	3,511
	<b>2,116,104</b>	<b>2,121,868</b>

Struktur kematangan sekuriti dipegang hingga matang adalah seperti berikut :  
Lebih daripada satu tahun

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
	<b>2,116,104</b>	<b>2,121,868</b>
	<b>2,116,104</b>	<b>2,121,868</b>

#### (c) Sekuriti tersedia untuk jualan

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
<b>Pada nilai saksama</b>		
<u>Instrumen Pasaran Wang :</u>		
Terbitan Pelaburan Kerajaan Malaysia	124,161	180,177
Bon Jaminan Kerajaan	20,000	20,000
	<b>144,161</b>	<b>200,177</b>
Tolak : Pelunasan premium tolak penambahan diskaun bersih	(2,084)	(1,877)
Keuntungan/(kerugian) nilai saksama	(2,907)	327
	<b>139,170</b>	<b>198,627</b>

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (c) Sekuriti tersedia untuk jualan (samb.)

Struktur kematangan sekuriti sedia untuk jualan adalah seperti berikut :  
Lebih daripada satu tahun

**KUMPULAN / BANK**  
**2013**      **2012**  
**RM'000**      **RM'000**

139,170	198,627
<b>139,170</b>	<b>198,627</b>

#### (d) Pendahuluan dan Pembiayaan

##### (i) Pendahuluan dan pembiayaan mengikut jenis

Pendahuluan dan pembiayaan bertempoh	
Pembiayaan perumahan	
Pembiayaan persendirian	
Pembiayaan bertempoh yang lain	
Mikro kewangan	
Pembiayaan kakitangan	
Kad kredit/caj	
Tolak : Pendapatan belum diiktiraf	
Jumlah pendahuluan dan pembiayaan kasar	
Tolak : Peruntukan kejejasan pendahuluan dan pembiayaan penjejasan kolektif	
Jumlah pendahuluan dan pembiayaan bersih	

**KUMPULAN / BANK**  
**2013**      **2012**  
**RM'000**      **RM'000**

9,405,983	4,633,828
11,999,668	10,809,816
93,012	89,244
41,577	27,791
25,841	25,520
197,955	143,495
(10,741,730)	(7,088,292)
<b>11,022,306</b>	<b>8,641,402</b>
<b>(139,916)</b>	<b>(167,883)</b>
<b>10,882,390</b>	<b>8,473,519</b>

##### (ii) Pendahuluan dan pembiayaan mengikut jenis

Individu

**KUMPULAN / BANK**  
**2013**      **2012**  
**RM'000**      **RM'000**

11,022,306	8,641,402
<b>11,022,306</b>	<b>8,641,402</b>

##### (iii) Pendahuluan dan pembiayaan mengikut sensitiviti kadar keuntungan

Kadar tetap :	
Pembiayaan perumahan	
Mikro kewangan	
Pembiayaan kadar tetap lain	
Kadar boleh ubah :	
Kadar pembiayaan asas -tokok keuntungan	

**KUMPULAN / BANK**  
**2013**      **2012**  
**RM'000**      **RM'000**

955,685	1,019,799
30,377	20,722
8,007,538	6,901,656
2,028,706	699,225
<b>11,022,306</b>	<b>8,641,402</b>

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (d) Pendahuluan dan Pembiayaan (samb.)

##### (iv) Pendahuluan dan pembiayaan mengikut sektor

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pembelian hartanah perumahan	2,984,391	1,719,024
Pembelian barangan pengguna tahan lama	2,033	2,076
Kredit penggunaan	7,805,303	6,755,808
Kad kredit	197,955	143,495
Mikro kewangan	32,624	20,999
	<b>11,022,306</b>	<b>8,641,402</b>

##### (v) Pendahuluan dan Pembiayaan mengikut agihan geografi

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Kedah/Perlis	829,273	654,418
Pulau Pinang	739,063	544,878
Perak	904,421	697,500
Selangor	1,383,305	1,030,021
Kuala Lumpur	1,718,847	1,330,839
Melaka	497,250	374,039
Negeri Sembilan	527,518	387,006
Johor	895,887	648,771
Pahang	655,922	543,193
Kelantan	983,190	784,352
Terengganu	775,762	611,615
Sarawak	505,550	435,444
Sabah	606,318	599,326
	<b>11,022,306</b>	<b>8,641,402</b>

##### (vi) Pendahuluan dan Pembiayaan mengikut kematangan kontrak residual

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Matang dalam satu tahun	248,985	174,663
Satu tahun hingga tiga tahun	294,291	32,049
Tiga tahun hingga lima tahun	417,805	461,340
Lebih daripada lima tahun	10,061,225	7,973,350
	<b>11,022,306</b>	<b>8,641,402</b>

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (d) Pendahuluan dan Pembiayaan (samb.)

##### (vii) Pendahuluan dan pembiayaan mengikut kontrak

#### KUMPULAN dan BANK 2013

Jenis/Konsep Syariah	Bai'	Bai' Inah RM'000	Ujrah RM'000	Murabahah RM'000	Jumlah RM'000
	Bithaman Ajil RM'000				
Pendahuluan dan pembiayaan bertempoh					
Pembiayaan perumahan	9,405,983	–	–	–	9,405,983
Pembiayaan persendirian	–	11,999,668	–	–	11,999,668
Pembiayaan bertempoh lain	–	90,979	–	2,033	93,012
Mikro kewangan	–	–	–	41,577	41,577
Pembiayaan kakitangan	–	25,841	–	–	25,841
Kad kredit/caj	–	–	197,955	–	197,955
Tolak :					
Pendapatan belum diiktiraf	(6,421,592)	(4,311,185)	–	(8,953)	(10,741,730)
Jumlah pendahuluan dan pembiayaan kasar	2,984,391	7,805,303	197,955	34,657	11,022,306
Tolak : Peruntukan kejejasan kolektif	(42,489)	(84,072)	(10,103)	(3,252)	(139,916)
Jumlah pendahuluan dan pembiayaan bersih	2,941,902	7,721,231	187,852	31,405	10,882,390

#### KUMPULAN dan BANK 2012

Jenis/Konsep Syariah	Bai'	Bai' Inah RM'000	Ujrah RM'000	Murabahah RM'000	Jumlah RM'000
	Bithaman Ajil RM'000				
Pendahuluan dan pembiayaan bertempoh					
Pembiayaan perumahan	4,633,828	–	–	–	4,633,828
Pembiayaan persendirian	–	10,809,816	–	–	10,809,816
Pembiayaan bertempoh lain	–	87,168	–	2,076	89,244
Mikro kewangan	–	–	–	27,791	27,791
Pembiayaan kakitangan	–	25,520	–	–	25,520
Kad kredit/caj	–	–	143,495	–	143,495
Tolak :					
Pendapatan belum diiktiraf	(2,914,804)	(4,166,696)	–	(6,792)	(7,088,292)
Jumlah pendahuluan dan pembiayaan kasar	1,719,024	6,755,808	143,495	23,075	8,641,402
Tolak : Peruntukan kejejasan kolektif	(48,748)	(115,716)	(2,178)	(1,241)	(167,883)
Jumlah pendahuluan dan pembiayaan bersih	1,670,276	6,640,092	141,317	21,834	8,473,519

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (e) Pendahuluan dan pembiayaan terjejas

##### (i) Pergerakan dalam pendahuluan dan pembiayaan terjejas

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pada 1 Januari	117,305	124,004
Diklasifikasikan terjejas dalam tahun semasa	38,756	102,704
Diklasifikasikan semula sebagai tidak terjejas tahun semasa	(7,636)	(84,907)
Amaun dihapuskira	(12,441)	(24,496)
Pada akhir tahun semasa	135,984	117,305
Nisbah pinjaman/pembiayaan terjejas kepada pinjaman/pembiayaan kasar	1.23%	1.36%

##### (ii) Pendahuluan dan Pembiayaan terjejas mengikut sector

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pembelian hartanah perumahan	51,338	43,765
Kad kredit	7,673	3,487
Mikro kewangan	2,273	711
Pembelian barangan pengguna tahan lama	1,990	2,070
Kredit penggunaan	72,710	67,272
	135,984	117,305

##### (iii) Pergerakan dalam peruntukan kejejasan pendahuluan dan pembiayaan

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
<b>Kejejasan kolektif</b>		
Pada 1 Januari	167,883	151,516
Penambahan kejejasan pada tahun semasa (Nota 36 (l))	206,923	69,845
Pengurangan kejejasan pada tahun semasa (Nota 36 (l))	(234,890)	(53,478)
Pada 31 Disember	139,916	167,883
Potfolio peruntukan kejejasan sebagai % dari pendahuluan dan pembiayaan kasar	1.27%	1.94%
Potfolio peruntukan kejejasan (termasuk rizab pematuhan sebanyak RM99.522 juta pada 31 Disember 2013) sebagai % dari pendahuluan dan pembiayaan kasar	2.17%	1.94%

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (e) Pendahuluan dan pembiayaan terjejas (samb.)

##### (iv) Pendahuluan dan Pembiayaan terjejas serakan mengikut kawasan geografi

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Kedah/Perlis	10,739	9,455
Pulau Pinang	6,833	4,703
Perak	9,448	7,170
Selangor	21,708	20,023
Kuala Lumpur	37,854	30,010
Melaka	6,620	7,887
Negeri Sembilan	11,540	11,176
Johor	5,073	5,812
Pahang	6,397	5,978
Kelantan	9,607	7,041
Terengganu	6,056	4,889
Sarawak	1,419	1,154
Sabah	2,690	2,007
	<b>135,984</b>	<b>117,305</b>

#### (f) Aset-aset lain

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pendapatan belum terima	20,715	21,330
Pelbagai belum terima	19,946	11,358
	<b>40,661</b>	<b>32,688</b>

#### (g) Deposit daripada pelanggan

##### (i) Deposit daripada pelanggan mengikut jenis deposit

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Dana Mudharabah :		
Deposit simpanan	1,968,749	1,541,373
Deposit tetap	6,435,102	5,694,748
Deposit borong		
Deposit pasaran wang	220,000	–
Lain-lain	2,490,131	2,002,517
Dana bukan mudharabah :		
Lain-lain	3,093	2,830
	<b>11,117,075</b>	<b>9,241,468</b>

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (g) Deposit daripada pelanggan (samb.)

##### (ii) Deposit daripada pelanggan mengikut jenis Pelanggan

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Kerajaan dan badan berkanun	1,757,314	1,092,812
Perusahaan perniagaan	3,664,211	3,432,446
Individu	5,681,463	4,703,656
Lain-lain	14,087	12,554
	<b>11,117,075</b>	<b>9,241,468</b>

##### (iii) Struktur kematangan deposit dan penempatan daripada bank dan institusi kewangan lain

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Matang dalam tempoh enam bulan	5,296,640	4,744,708
Enam bulan hingga satu tahun	791,339	726,433
Satu tahun hingga tiga tahun	93,037	99,169
Tiga tahun hingga lima tahun	254,086	124,438
	<b>6,435,102</b>	<b>5,694,748</b>

#### (h) Deposit dan penempatan bank dan institusi kewangan lain

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Institusi kewangan lain	351,506	371,333
	<b>351,506</b>	<b>371,333</b>

##### Struktur kematangan deposit dan penempatan bank dan institusi kewangan lain

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Matang dari satu hingga enam bulan	351,506	371,333
	<b>351,506</b>	<b>371,333</b>

#### (i) Rizab penyamaan keuntungan ('PER')

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pada 1 Januari	32,288	78,325
Amaun yang diperuntukkan dalam tahun semasa	2,715	11,141
Amaun yang diagihkan kepada pendeposit	(9,538)	(57,178)
Pada 31 Disember (Nota 18)	<b>25,465</b>	<b>32,288</b>

# Nota Kepada Penyata Kewangan

## 36. OPERASI PERBANKAN ISLAM (samb.)

### (j) Hasil

Hasil terdiri daripada semua jenis pendapatan yang diperolehi daripada aktiviti pembiayaan, perbendaharaan, pelaburan dan Perbankan Islam yang dijalankan oleh Bank.

#### Pendapatan daripada operasi Perbankan Islam

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
Pendapatan diperolehi daripada pendahuluan dan pembiayaan	766,396	582,944
Pendapatan diperolehi daripada pelaburan dana simpanan		
Pendapatan daripada sekuriti hutang Islam	2,659	5,431
Pendapatan daripada penempatan dengan institusi kewangan	15,445	16,057
Lain-lain	87,487	90,504
Pendapatan lain	60,643	61,097
	<b>932,630</b>	<b>756,033</b>

### (k) Pendapatan diperolehi daripada pelaburan dana simpanan

	NOTA	KUMPULAN/BANK	
		2013 RM'000	2012 RM'000
Pendapatan diperolehi daripada pelaburan :			
Deposit pelaburan am	(i)	870,016	701,736
Deposit lain	(ii)	239	206
		<b>870,255</b>	<b>701,942</b>
Pindah ke rizab penyamaan keuntungan		(2,715)	(11,141)
		<b>867,540</b>	<b>690,801</b>

### (i) Pendapatan diperolehi daripada deposit pelaburan am

	KUMPULAN / BANK	
	2013 RM'000	2012 RM'000
<b>Pendapatan kewangan :</b>		
Pendapatan diperolehi daripada pendahuluan dan pembiayaan	714,942	541,078
Pendapatan diperolehi daripada pelaburan dana simpanan		
Pendapatan daripada sekuriti hutang Islam	2,480	5,041
Pendapatan daripada deposit dan penempatan dengan institusi kewangan	14,408	14,904
Lain-lain	81,613	84,004
Jumlah pendapatan daripada pelaburan dan pendahuluan dan pembiayaan	<b>813,444</b>	<b>645,027</b>
<b>Pendapatan lain</b>		
Komisen	13,999	12,336
Caj	42,573	44,373
<b>Jumlah pendapatan</b>	<b>870,016</b>	<b>701,736</b>



## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (k) Pendapatan diperoleh daripada pelaburan dana simpanan (samb.)

##### (ii) Pendapatan diperoleh daripada deposit pelaburan lain

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
<b>Pendapatan kewangan :</b>		
Pendapatan diperoleh daripada pendahuluan dan pembiayaan	197	159
Pendapatan diperoleh daripada pelaburan dana simpanan		
Pendapatan daripada sekuriti hutang Islam	1	1
Pendapatan daripada deposit dan penempatan dengan institusi kewangan	4	4
Lain-lain	22	25
Jumlah pendapatan daripada pelaburan pendahuluan dan pembiayaan	224	189
<b>Pendapatan lain</b>		
Komisen	4	4
Caj	11	13
<b>Jumlah pendapatan</b>	<b>239</b>	<b>206</b>

#### (l) Peruntukan kejejasan ke atas pendahuluan dan pembiayaan serta hutang lapuk

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Penjejasan kolektif		
Penambahan peruntukan penjejasan dalam tahun semasa (Nota 36(e)(iii))	(206,923)	(69,845)
Pengurangan peruntukan penjejasan dalam tahun (Nota 36(e)(iii))	234,890	53,478
Hutang lapuk terpulih	3,189	7,163
Hutang lapuk dihapuskira	(13,073)	(17,094)
Elaun/(pembalikkan elaun) kejejasan - bersih	18,083	(26,298)

#### (m) Pendapatan boleh diagih kepada simpanan

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
Deposit daripada pelanggan		
Dana Mudharabah	260,616	247,929

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (n) Pendapatan diperoleh daripada pelaburan dana modal perbankan Islam

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
<b>Pendapatan kewangan :</b>		
Pendapatan diperoleh daripada pendahuluan dan pembiayaan	51,257	41,706
Pendapatan diperoleh daripada pelaburan dana simpanan		
Pendapatan daripada sekuriti hutang Islam	178	389
Pendapatan daripada deposit dan penempatan dengan institusi kewangan	1,033	1,149
Lain-lain	5,851	6,475
Jumlah pendapatan daripada pelaburan pendahuluan dan pembiayaan	<b>58,319</b>	49,719
<b>Pendapatan lain</b>		
Komisen	1,004	951
Caj	3,052	3,420
<b>Jumlah pendapatan</b>	<b>62,375</b>	54,090

#### (o) Perbelanjaan operasi lain

	KUMPULAN / BANK	
	2013	2012
	RM'000	RM'000
<u>Perbelanjaan kakitangan</u>		
Gaji dan upah	1,633	1,310
Kos keselamatan sosial	17	14
Caruman kepada Kumpulan Wang Simpan Pekerja (KWSP)	307	229
Perbelanjaan lain berkaitan kakitangan	559	285
	<b>2,516</b>	1,838
<u>Perbelanjaan pentadbiran am*</u>		
Kos penyelenggaraan	86,577	102,089
Fi guaman dan profesional	27,482	9,232
Lain-lain	268,963	269,549
	<b>385,538</b>	382,708

\* Termasuk dalam belanja pentadbiran am ialah imbuhan Jawatankuasa Syariah berjumlah untuk RM196,000 (2012: RM109,000) seperti yang dinyatakan dalam Nota 36 (p) dan pengagihan perbelanjaan kakitangan tidak langsung berjumlah RM248.50 juta (2012: RM237.88 juta)

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (p) Imbuhan Jawatankuasa Syariah

	KUMPULAN / BANK 2013 RM'000	2012 RM'000
Elaun Jawatankuasa Syariah	196	109

#### Imbuhan Jawatankuasa Syariah bagi tahun kewangan dengan jenis pecahan imbuhan

2013	Gaji RM	Bonus RM	Fi RM	Emolumen lain RM	Jumlah RM
<b>Jawatankuasa Syariah</b>					
Dr. Fuad Md. Sawari	–	–	30,000	16,000	46,000
Md. Tajuddin Md. Isa	–	–	25,000	12,600	37,600
Dr. Zainuddin Ismail	–	–	25,000	12,600	37,600
Dr. Ahmad Zaki Salleh	–	–	25,000	12,600	37,600
Dr. Fauziah Mohd Noor	–	–	25,000	12,600	37,600
	–	–	130,000	66,400	196,400

2012	Gaji RM	Bonus RM	Fi RM	Emolumen lain RM	Jumlah RM
<b>Jawatankuasa Syariah</b>					
Dr. Fuad Md. Sawari	–	–	16,200	11,600	27,800
Md. Tajuddin Md. Isa	–	–	13,500	6,600	20,100
Dr. Zainuddin Ismail	–	–	13,500	7,200	20,700
Dr. Ahmad Zaki Salleh	–	–	13,500	6,600	20,100
Dr. Fauziah Mohd Noor	–	–	13,500	6,600	20,100
	–	–	70,200	38,600	108,800

#### (q) Zakat

Sumbangan zakat perniagaan dibuat berdasarkan prinsip Syariah dan berasaskan MASB - Technical Release-i-1. Peruntukan untuk zakat dibuat pada kadar 2.5% menggunakan model pertumbuhan terlaras. Kumpulan dan Bank memenuhi kewajipan untuk membayar zakat perniagaannya kepada pihak berkuasa zakat. Sepanjang tahun ini, selepas kelulusan Jawatankuasa Syariah dan Zakat, Kumpulan dan Bank telah mengedarkan zakat kepada pelbagai asnaf yang layak.

#### (r) Jawatankuasa Syariah

Jawatankuasa Syariah ditubuhkan di bawah 'Garis Panduan Tadbir Urus Jawatankuasa Syariah bagi Institusi Kewangan Islam' yang diterbitkan oleh Bank Negara Malaysia (BNM/GPS1) untuk menasihati Lembaga Pengarah tentang perkara berkaitan dengan hukum Syarak dalam operasi perniagaannya dan untuk memberikan bantuan teknikal dalam memastikan produk dan perkhidmatan perbankan Islam yang ditawarkan oleh Kumpulan dan Bank mematuhi prinsip Syariah.

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (s) Kecukupan Modal

Jadual dibawah menunjukkan nisbah model berwajaran Risiko Kumpulan dan Bank pada tarikh seperti mana penyata kedudukan kewangan :

	KUMPULAN dan BANK	
	2013 RM'000	2012 RM'000
Komponen model adalah seperti yang berikut :		
<b>Modal Tahap I</b>		
Keuntungan tertahan	880,378	683,056
Dana perbankan Islam	80,000	80,000
Jumlah Modal Tahap I	960,378	763,056
<b>Modal Tahap II</b>		
Rizab lain	99,522	–
Kejejasan kolektif untuk pembiayaan tidak terjejas	33,005	99,478
Jumlah Modal Tahap II	132,527	99,478
	<b>1,092,905</b>	<b>862,534</b>
<b>Asas modal</b>		
Nisbah modal teras	9.93%	9.44%
Nisbah modal berwajaran risiko	11.30%	10.67%
Nisbah modal teras (tolak dividen cadangan)	9.93%	9.44%
Nisbah modal berwajaran risiko (tolak dividen cadangan)	11.30%	10.67%

Pecahan aset kasar berwajaran risiko dalam pelbagai kategori wajaran risiko :

	KUMPULAN dan BANK 2013		KUMPULAN dan BANK 2012	
	Berwajaran		Berwajaran	
	Prinsipal RM'000	Risiko RM'000	Prinsipal RM'000	Risiko RM'000
0%	2,405,076	–	2,334,523	–
10%	–	–	–	–
20%	933,720	186,744	301,000	60,200
50%	3,516,087	1,758,043	2,187,336	1,093,668
100%	7,723,536	7,723,536	6,928,904	6,928,904
	<b>14,578,418</b>	<b>9,668,323</b>	<b>11,751,763</b>	<b>8,082,772</b>

36. OPERASI PERBANKAN ISLAM (samb.)

(t) Analisa kelakuan kematangan untuk liabiliti kewangan

31 Disember 2013

Liabiliti-liabiliti bukan derivatif

Deposit daripada pelanggan dan penempatan oleh bank dan institusi kewangan lain :

Individu

Bukan individu

Liabiliti-liabiliti lain

Liabiliti cukai tertunda

Rizab penyamaan keuntungan

Komitmen tidak boleh dimansuhkan untuk melanjutkan kredit dan liabiliti luar jangka

Jumlah bawaan kasar RM'000	Nominal kasar RM'000	Sehingga 1 minggu RM'000	Melebihi 1 minggu hingga 1 bulan RM'000	Melebihi 1 bulan hingga 3 bulan RM'000	Melebihi 3 bulan hingga 6 bulan RM'000	Melebihi 6 bulan hingga 1 tahun RM'000	Melebihi 1 tahun RM'000
5,681,463	(5,681,463)	(466,938)	468,927	(697,678)	(458,417)	(1,122,179)	(3,405,178)
5,787,118	(5,787,118)	388,936	(451,739)	(289,163)	(129,138)	(367,891)	(4,938,123)
1,546,936	(1,546,936)	-	-	-	-	-	(1,546,936)
14,142	(14,142)	-	-	-	-	-	(14,142)
25,465	(25,465)	-	-	-	-	-	(25,465)
1,183,657	(1,183,657)	(236,731)	-	-	-	-	(946,926)
14,238,781	(14,238,781)	(314,733)	17,188	(986,841)	(587,555)	(1,490,070)	(10,876,770)

31 Disember 2012

Liabiliti-liabiliti bukan derivatif

Deposit daripada pelanggan dan penempatan oleh bank dan institusi kewangan lain :

Individu

Bukan individu

Liabiliti-liabiliti lain

Liabiliti cukai tertunda

Rizab penyamaan keuntungan

Komitmen tidak boleh dimansuhkan untuk melanjutkan kredit dan liabiliti luar jangka

Jumlah bawaan kasar RM'000	Nominal kasar RM'000	Sehingga 1 minggu RM'000	Melebihi 1 minggu hingga 1 bulan RM'000	Melebihi 1 bulan hingga 3 bulan RM'000	Melebihi 3 bulan hingga 6 bulan RM'000	Melebihi 6 bulan hingga 1 tahun RM'000	Melebihi 1 tahun RM'000
4,703,656	(4,703,656)	(239,072)	(382,000)	641,000	(1,400,032)	(472,001)	(2,851,551)
6,764,925	(6,764,925)	(509,032)	(51,005)	(82,007)	(384,105)	442,000	(6,180,776)
700,690	(700,690)	-	-	-	-	-	(700,690)
14,142	(14,142)	-	-	-	-	-	(14,142)
32,288	(32,288)	-	-	-	-	-	(32,288)
1,196,059	(1,196,059)	(226,468)	-	-	-	-	(969,591)
13,411,760	(13,411,760)	(974,572)	(433,005)	558,993	(1,784,137)	(30,001)	(10,749,038)

36. OPERASI PERBANKAN ISLAM (samb.)

(u) Ringkasan posisi jurang kadar faedah portfolio bukan dagangan bagi Bank seperti berikut :

31 Disember 2013

**Asas aktiviti bank - bukan dagangan**

Pengaliran masuk

Pinjaman, pendahuluan dan pembiayaan

Tunal di tangan

Aset-aset lain

Hartanan, loji dan kelengkapan

Pengaliran keluar

Deposit daripada pelanggan dan

penempatan oleh bank dan institusi

kewangan lain

Rizab dan liabiliti-liabiliti lain

Jurang kematangan bersih

**Perbendaharaan dan aktiviti pasaran modal**

Pengaliran masuk

Penempatan jangka pendek

Pelaburan sekuriti hutang

**Jumlah jurang kematangan**

Pengaliran keluar

Komitmen tidak boleh dimansuhkan untuk melanjutkan kredit dan liabiliti luar jangka

**Jumlah jurang kematangan bersih**

	Jumlah bawaan kasar RM'000	Nominal kasar RM'000	Sehingga 1 minggu RM'000	Melebihi 1 minggu hingga 1 bulan RM'000	Melebihi 1 bulan hingga 3 bulan RM'000	Melebihi 3 bulan hingga 6 bulan RM'000	Melebihi 6 bulan hingga 1 tahun RM'000	Melebihi 1 tahun RM'000	Kadar faedah berkesan %
	11,022,306	11,022,306	206,318	293	587	4,983	13,934	10,796,191	6.52
	42,662	42,662	42,662	-	-	-	-	-	-
	40,661	40,661	-	-	-	-	-	40,661	-
	259	259	-	-	-	-	-	259	-
	(11,468,581)	(11,468,581)	(5,388,479)	(2,178,484)	(2,123,096)	(678,622)	(820,343)	(279,557)	2.62
	(2,826,301)	(2,826,301)	-	-	-	-	-	(2,826,301)	-
	(3,188,994)	(3,188,994)	(5,139,499)	(2,178,191)	(2,122,509)	(673,639)	(806,409)	7,731,253	-
	933,720	933,720	933,720	-	-	-	-	-	3.18
	2,255,274	2,255,274	-	-	236,205	(1)	215,100	1,803,970	3.87
	3,188,994	3,188,994	933,720	-	236,205	(1)	215,100	1,803,970	-
	-	-	(4,205,779)	(2,178,191)	(1,886,304)	(673,640)	(591,309)	9,535,223	-
	(1,183,657)	(1,183,657)	(1,183,657)	-	-	-	-	-	-
	(1,183,657)	(1,183,657)	(5,389,436)	(2,178,191)	(1,886,304)	(673,640)	(591,309)	9,535,223	-

36. OPERASI PERBANKAN ISLAM (samb.)

(u) Ringkasan posisi jurang kadar faedah portfolio bukan dagangan bagi Bank seperti berikut : (samb.)

31 Disember 2012

**Asas aktiviti bank - bukan dagangan**

	Jumlah bawaan kasar RM'000	Nominal kasar RM'000	Sehingga 1 minggu RM'000	Melebihi 1 minggu hingga 1 bulan RM'000	Melebihi 1 bulan hingga 3 bulan RM'000	Melebihi 3 bulan hingga 6 bulan RM'000	Melebihi 6 bulan hingga 1 tahun RM'000	Melebihi 1 tahun RM'000	Kadar faedah berkesan %
<u>Pengaliran masuk</u>									
Pinjaman, pendahuluan dan pembiayaan Tunai di tangan	8,641,402	8,641,402	151,386	201	483	5,079	15,943	8,468,310	8.03
Aset-aset lain	38,073	38,073	38,073	-	-	-	-	-	-
Hartanah, loji dan kelengkapan	32,688	32,688	-	-	-	-	-	32,688	-
<u>Pengaliran keluar</u>									
Deposit daripada pelanggan dan penempatan oleh bank dan institusi kewangan lain	378	378	-	-	-	-	-	378	-
Rizab dan liabiliti- liabiliti lain	(9,612,801)	(9,612,801)	(3,838,908)	(2,199,744)	(1,947,566)	(685,336)	(810,625)	(130,622)	2.81
	(1,721,235)	(1,721,235)	-	-	-	-	-	(1,721,235)	-
Jurang kematangan bersih	(2,621,495)	(2,621,495)	(3,649,449)	(2,199,543)	(1,947,083)	(680,257)	(794,682)	6,649,519	-
<b>Perbendaharaan dan aktiviti pasaran modal</b>									
<u>Pengaliran masuk</u>									
Penempatan jangka pendek	301,000	301,000	251,000	50,000	-	-	-	-	3.65
Pelaburan sekuriti hutang	2,320,495	2,320,495	-	-	-	-	95,915	2,224,580	3.91
	2,621,495	2,621,495	251,000	50,000	-	-	95,915	2,224,580	-
<b>Jumlah jurang kematangan</b>	-	-	(3,398,449)	(2,149,543)	(1,947,083)	(680,257)	(698,767)	8,874,099	-
<u>Pengaliran keluar</u>									
Komitmen tidak boleh dimansuhkan untuk melanjutkan kredit dan liabiliti luar jangka	(993,047)	(993,047)	(993,047)	-	-	-	-	-	-
<b>Jumlah jurang kematangan bersih</b>	(993,047)	(993,047)	(4,391,496)	(2,149,543)	(1,947,083)	(680,257)	(698,767)	8,874,099	-

## Nota Kepada Penyata Kewangan

### 36. OPERASI PERBANKAN ISLAM (samb.)

#### (v) Komitmen dan luar jangka

	Jumlah Prinsipal RM'000	2013 Jumlah persamaan kredit* RM'000	Jumlah wajaran risiko RM'000	Jumlah Prinsipal RM'000	2012 Jumlah persamaan kredit* RM'000	Jumlah wajaran risiko RM'000
<b>KUMPULAN/BANK</b>						
<i>Komitmen tidak boleh mansuh untuk melanjutkan kredit :</i>						
Matang dalam tempoh satu tahun	62	–	–	392	–	–
Matang selepas satu tahun	1,183,595	591,797	295,899	992,655	496,327	248,164
	<b>1,183,657</b>	<b>591,797</b>	<b>295,899</b>	<b>993,047</b>	<b>496,327</b>	<b>248,164</b>

\* Amaun kesamaan kredit dikira menggunakan faktor ubahan kredit mengikut Garis Panduan Bank Negara Malaysia

#### (w) Dana Derma/Kebajikan

	KUMPULAN dan BANK	
	2013 RM'000	2012 RM'000
<b>Pada 1 Januari</b>	<b>35</b>	211
<b>Sumber dana :</b>		
Gharamah	27	1
Dividen Sijil Simpanan Premium (Di bawah RM1)	218	–
	<b>245</b>	1
<b>Kegunaan dana :</b>		
Rumah Anak Yatim Nur Iman Kempadang, Pahang	–	(177)
TSM Charity Golf Foundation, Selangor	(30)	–
Tabung Pendidikan dan Kebajikan (YIPPM), Kuala Lumpur	(5)	–
	<b>(35)</b>	(177)
<b>Pada 31 Disember</b>	<b>245</b>	35



## Nota Kepada Penyata Kewangan

### 37. PENYATA KEDUDUKAN KEWANGAN BAGI DANA TAKAFUL AM DAN DANA TAKAFUL KELUARGA PADA 31 DISEMBER 2013

#### KUMPULAN

	----- 2013 -----			----- 2012 -----		
	Dana Takaful Am RM'000	Dana Takaful Keluarga RM'000	Jumlah RM'000	Dana Takaful Am RM'000	Dana Takaful Keluarga RM'000	Jumlah RM'000
<b>ASET</b>						
Tunai dan dana jangka pendek	17,758	27,630	45,388	2,197	14,254	16,451
Pelaburan	–	1,093,914	1,093,914	11,541	818,416	829,957
Aset-aset lain	186	7,851	8,037	447	4,610	5,057
Aset ditakaful semula	2,823	24,085	26,908	1,038	13,514	14,552
Aset cukai tertunda	321	–	321	–	–	–
	<b>21,088</b>	<b>1,153,480</b>	<b>1,174,568</b>	<b>15,223</b>	<b>850,794</b>	<b>866,017</b>
<b>LIABILITI</b>						
Liabiliti-liabiliti lain	17,270	61,776	79,046	9,197	74,771	83,968
Takaful dan Qard belum bayar	2,092	12,168	14,260	1,719	6,490	8,209
Liabiliti cukai tertunda	–	6,661	6,661	–	5,152	5,152
	<b>19,362</b>	<b>80,605</b>	<b>99,967</b>	<b>10,916</b>	<b>86,413</b>	<b>97,329</b>
Liabiliti/(Aset) dana pemegang polisi takaful am dan takaful keluarga	1,726	1,072,875	1,074,601	4,307	764,381	768,688
	<b>21,088</b>	<b>1,153,480</b>	<b>1,174,568</b>	<b>15,223</b>	<b>850,794</b>	<b>866,017</b>

Pendapatan yang diperolehi daripada operasi takaful am dan takaful keluarga untuk Kumpulan bagi tahun semasa adalah RM900.5 juta (2012: RM775.3 juta)

## 38. PELARASAN TAHUN TERDAHULU

### (a) Obligasi manfaat persaraan

Bank mengendalikan skim manfaat perubatan selepas persaraan tanpa dibiayai iaitu skim yang ditawarkan kepada pesara kakitangan bank yang layak. Pada tahun kewangan terdahulu, disebabkan kekurangan maklumat, Bank tidak dapat menganggar dengan tepat obligasi berkaitan dengan skim manfaat perubatan selepas persaraan.

Pada tahun semasa, Bank telah berupaya mengumpul maklumat yang diperlukan untuk membuat anggaran obligasinya di bawah skim manfaat perubatan selepas persaraan.

Kesan tahun terdahulu akibat pengecualian skim manfaat perubatan selepas persaraan dan kesan cukai tertunda telah diselaraskan sebagai pelarasan tahun terdahulu dalam penyata kewangan Kumpulan dan Bank.

### (b) Bayaran Pajakan Prabayar

Pada tahun kewangan terdahulu, Kumpulan dan Bank telah mengklasifikasikan tanah pegangan pajak sebagai hartanah, loji dan peralatan dan diakaunkan pada kos tolak susutnilai terkumpul dan kerugian penjejasan.

Berdasarkan penggunaan MFRS 117 Pajakan, tanah pegangan pajak dianggap sebagai pajak operasi kecuali hak milik akan diserahkan kepada pemajak pada akhir tempoh pajakan. Untuk mematuhi kehendak MFRS 117 Pajakan, jumlah bawaan yang belum dilunaskan bagi tanah sewaan kini diklasifikasikan semula sebagai item berasingan di bawah aset bukan semasa di dalam penyata kedudukan kewangan sebagai bayaran pajakan prabayar dan dilunaskan sepanjang tempoh baki pajakan.

Kesan akibat pengklasifikasian semula tanah pegangan pajak pada tahun terdahulu daripada hartanah, loji dan peralatan kepada bayaran prabayar pajakan telah diselaraskan sebagai pelarasan tahun terdahulu dalam penyata kewangan Kumpulan dan Bank.

### (c) Pelaburan dalam Subsidiari

(i) Pada 29 Jun 2006, Bank telah memperoleh 51% kepentingan ekuiti dalam Prudential BSN Takaful Berhad dengan pertimbangan tunai sebanyak RM30 juta dan pertimbangan tertunda sebanyak RM21 juta. Pada tahun kewangan 31 Disember 2012, pertimbangan tertunda telah direkodkan sebagai Aset-Aset Lain dalam penyata kewangan Bank dan Bank juga mengiktiraf Liabiliti Lain sebanyak RM21 juta.

Pada tahun kewangan semasa, Bank mengklasifikasikan pertimbangan tertunda sebanyak RM21 juta dari Aset-Aset Lain ke Pelaburan Dalam Subsidiari.

Kesan tahun terdahulu akibat pengklasifikasian pertimbangan tertunda dari Aset Lain ke Pelaburan Dalam Subsidiari telah dilaraskan pada tahun terdahulu dalam penyata kewangan Bank. Kesan yang berkaitan dengan kepentingan bukan kawalan juga telah dilaraskan pada tahun terdahulu dalam penyata kewangan Kumpulan.

(ii) Selaras dengan Perjanjian Pemegang Saham dibuat di antara Bank dan Prudential Corporation Holdings Limited ("PCHL") pada 29 Jun 2006, kelayakan keuntungan yang diberikan kepada Bank ke atas syarikat yang Bank mempunyai kepentingan sebanyak 51%, iaitu Prudential BSN Takaful Berhad, untuk tempoh sepuluh tahun kewangan yang pertama, adalah tertakluk kepada syarat-syarat yang telah ditetapkan di dalam perjanjian tersebut. Sekiranya pihak Bank tidak dapat memenuhi syarat-syarat yang ditetapkan, kelayakan keuntungan Bank ke atas syarikat subsidiari tersebut akan berkurang daripada 51% kepada 30% untuk tempoh sepuluh tahun yang pertama.

Berdasarkan daripada penilaian yang dibuat, pihak pengurusan telah menjangkakan pihak Bank tidak dapat memenuhi syarat-syarat yang ditetapkan pada akhir tempoh sepuluh tahun yang pertama, iaitu pada tahun 2016. Berdasarkan daripada taksiran tersebut, kelayakan keuntungan bagi pihak Bank adalah sebanyak 30% sahaja dan bukannya 51%. Dalam tahun-tahun sebelumnya, Kumpulan telah mengagihkan keuntungan syarikat subsidiari tersebut sebanyak 49% kepada kepentingan bukan kawalan. Oleh yang demikian, pelarasan tahun lepas telah dilaksanakan dalam penyata kewangan bagi meningkatkan kelayakan keuntungan untuk kepentingan bukan kawalan daripada 49% kepada 70%.

## Nota Kepada Penyata Kewangan

### 38. PELARASAN TAHUN TERDAHULU (samb.)

Baki dinyatakan semula untuk menunjukkan kesan pelarasan tersebut adalah seperti berikut :

#### KUMPULAN

	Seperti dilaporkan terdahulu RM'000	Pelarasan tahun terdahulu			Seperti dinyatakan semula RM'000
		(a) RM'000	(b) RM'000	(c) RM'000	
<b>Penyata Kedudukan Kewangan</b>					
<b>pada 1 Januari 2012</b>					
Hartanah, loji dan kelengkapan	410,554	–	(83,846)	–	326,708
Bayaran pajakan prabayar	–	–	83,846	–	83,846
Kepentingan bukan kawalan	81,197	–	–	(15,695)	65,502
Liabiliti-liabiliti lain	693,976	–	–	21,000	714,976
Aset cukai tertunda	19,103	11,917	–	–	31,020
Obligasi manfaat persaraan	–	47,667	–	–	47,667
Jumlah rizab	1,765,794	(35,750)	–	(5,305)	1,724,739
<b>Penyata Kedudukan Kewangan</b>					
<b>Pada 31 Disember 2012</b>					
Hartanah, loji dan kelengkapan	473,322	–	(82,758)	–	390,564
Bayaran pajakan prabayar	–	–	82,758	–	82,758
Kepentingan bukan kawalan	70,717	–	–	9,814	80,531
Aset cukai tertunda	20,852	13,008	–	–	33,860
Obligasi manfaat persaraan	–	52,033	–	–	52,033
Jumlah rizab	2,179,247	(39,025)	–	(9,814)	2,130,408
<b>Penyata Untung atau Rugi dan Pendapatan</b>					
<b>Komprehensif Lain bagi tahun berakhir</b>					
<b>31 Disember 2012</b>					
Perbelanjaan kakitangan	444,189	4,366	–	–	448,555
Perbelanjaan cukai	114,610	(1,091)	–	–	113,519
Keuntungan bersih tahun semasa	427,263	(3,275)	–	–	423,988
<b>Penyata Aliran Tunai bagi tahun berakhir</b>					
<b>31 Disember 2012</b>					
Keuntungan sebelum cukai dan zakat	546,911	(4,366)	–	–	542,545
Pelarasan pada manfaat perubatan selepas persaraan	–	4,366	–	–	4,366

## Nota Kepada Penyata Kewangan

### 38. PELARASAN TAHUN TERDAHULU (samb.)

Baki dinyatakan semula untuk menunjukkan kesan pelarasan tersebut adalah seperti berikut : (samb.)

#### BANK

	Seperti dilaporkan terdahulu RM'000	Pelarasan tahun terdahulu			Seperti dinyatakan semula RM'000
		(a) RM'000	(b) RM'000	(c) RM'000	
<b>Penyata Kedudukan Kewangan</b>					
<b>pada 1 Januari 2012</b>					
Hartanah, loji dan kelengkapan	398,105	–	(82,859)	–	315,246
Bayaran pajakan prabayar	–	–	82,859	–	82,859
Pelaburan dalam subsidiari	32,000	–	–	21,000	53,000
Liabiliti-liabiliti lain	602,683	–	–	21,000	623,683
Aset cukai tertunda	12,357	11,917	–	–	24,274
Obligasi manfaat pesaraan	–	47,667	–	–	47,667
Jumlah rizab	1,711,005	(35,750)	–	–	1,675,255
<b>Penyata Kedudukan Kewangan</b>					
<b>Pada 31 Disember 2012</b>					
Hartanah, loji dan kelengkapan	458,843	–	(81,793)	–	377,050
Bayaran pajakan prabayar	–	–	81,793	–	81,793
Pelaburan dalam subsidiari	32,000	–	–	21,000	53,000
Aset-aset lain	275,931	–	–	(21,000)	254,931
Aset cukai tertunda	11,322	13,008	–	–	24,330
Obligasi manfaat pesaraan	–	52,033	–	–	52,033
Jumlah rizab	2,109,740	(39,025)	–	–	2,070,715
<b>Penyata Untung atau Rugi dan Pendapatan</b>					
<b>Komprehensif Lain bagi tahun berakhir</b>					
<b>31 Disember 2012</b>					
Perbelanjaan kakitangan	398,732	4,366	–	–	403,098
Perbelanjaan cukai	104,789	(1,091)	–	–	103,698
Keuntungan bersih tahun semasa	402,025	(3,275)	–	–	398,750
<b>Penyata Aliran Tunai bagi tahun berakhir</b>					
<b>31 Disember 2012</b>					
Keuntungan sebelum cukai dan zakat	511,414	(4,366)	–	–	507,048
Pelarasan pada manfaat perubahan selepas pesaraan	–	4,366	–	–	4,366

# Inisiatif yang Diumumkan

di bawah Rancangan Malaysia ke-9 & 10 dan Bajet Negara

NO	Bajet	Tujuan	Skim	STATUS PADA DISEMBER 2013				Catitan
				Peruntukkan diterima	Permohonan	Kelulusan	Pembayaran	
				RM				
1	Rancangan Malaysia ke-Sembilan	Untuk membiayai projek: Core Banking System Replacement		69.9 juta (Geran)	–	–	RM53,295,910	Jumlah Baki Geran pada 31 Disember 2013: RM16,604,090
2	Rancangan Malaysia ke-Sepuluh	Pinjaman untuk bayaran premium tanah dan memperbaharui tempoh pajakan tanah (TOL), membantu penduduk untuk menaik taraf rumah serta menyediakan modal bagi menjalankan aktiviti perniagaan	Pembiayaan untuk Kampung Baru Cina (Skim A)	85 juta untuk pembiayaan dalam tempoh 5 tahun (Geran)	0.36 juta (28 akaun)	0.12 juta (11 akaun)	0.12 juta (10 akaun)	- Pinjaman Peribadi untuk bayaran TOL - BSN sebagai Pembiaya/BSN
			Pembiayaan untuk Kampung Baru Cina (Skim B)		183 juta (5,555 akaun)	99 juta (3,141 akaun)	99 juta (3,135 akaun)	- Skim Mikro Kewangan - Baki Belum Jelas: RM80.5 juta - BSN sebagai Pembiaya
			Pembiayaan untuk Kampung Baru Cina (Skim C)		0.36 juta (10 akaun)	0.16 juta (5 akaun)	RM0.16 juta (5 akaun)	- Pinjaman Peribadi untuk ubahsuai rumah - Pinjaman Belum Jelas (Skim A dan C): RM0.24 juta - BSN sebagai Pembiaya
3	Bajet 2010	Mengalakkan Industri Kreatif	Pinjaman Industri Kreatif	200 juta (Geran)	542 juta (478 akaun)	204 juta (282 akaun)	160 juta (214 akaun)	- Baki Belum Jelas: RM85.7 juta - BSN sebagai Pembiaya
4	Bajet 2011	Meningkatkan Pemilikan Rumah	Pinjaman Gadaai Janji/ Pembiayaan untuk pekerja Estet	50 juta untuk pembiayaan dalam tempoh 5 tahun (Geran)	5.6 juta (148 akaun)	1.7 juta (50 akaun)	RM0.98 juta (35 akaun)	- Penolakan: RM3.9 juta (98 akaun) - Baki Belum Jelas: RM0.34 juta - BSN sebagai Pembiaya

A close-up, shallow depth-of-field photograph of a computer keyboard. The keys are light-colored, possibly white or light grey, and are arranged in rows. The background is dark and out of focus. A dark, semi-transparent horizontal band is overlaid across the middle of the image, containing the text.

# **FINANCIAL STATEMENTS**

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**REPORT OF THE AUDITOR GENERAL  
ON THE FINANCIAL STATEMENTS OF  
BANK SIMPANAN NASIONAL  
FOR THE YEAR ENDED 31 DECEMBER 2013**

**Report on the Financial Statements**

The financial statements of Bank Simpanan Nasional have been audited by my representative, which comprise the Statements of Financial Position of the Group and Bank as at 31 December 2013 and the Statements of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statements of Cash Flows of the Group and Bank Simpanan Nasional for the year then ended and a summary of significant accounting policies and other explanatory information.

*Directors' Responsibility for the Financial Statements*

The directors of Bank Simpanan Nasional are responsible for the preparation and fair presentation of these financial statements in accordance with Malaysian Financial Reporting Standards, and International Financial Reporting Standards with modifications based on guidelines issued by Bank Negara Malaysia, Treasury Circulars, Syariah requirements where applicable and the requirements of the Bank Simpanan Nasional Act 1974, Development Financial Institutions Act 2002, Takaful Act 1984 (repealed on 30 June 2013) and the Islamic Financial Services Act 2013 (effective on 30 June 2013) in Malaysia. The directors are also responsible for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement whether due to fraud or error.

*Auditor's Responsibility*

My responsibility is to express an opinion on these financial statements based on the audit. The audit has been carried out in accordance with the Audit Act 1957 and in conformity with approved standards on auditing in Malaysia. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the consolidated 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 the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors as well as evaluating the overall presentation of the consolidated financial statements.

I believe that the audit evidence that I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

### *Opinion*

In my opinion, the financial statements give a true and fair view of the financial position of the Group and Bank Simpanan Nasional as at 31 December 2013 and of their financial performance and cash flows for the year then ended in accordance with Malaysian Financial Reporting Standards and International Financial Reporting Standards with modifications based on guidelines issued by Bank Negara Malaysia, Treasury Circulars, Syariah requirements where applicable and the requirements of the Bank Simpanan Nasional Act 1974, Development Financial Institutions Act 2002, Takaful Act 1984 (repealed on 30 June 2013) and the Islamic Financial Services Act 2013 (effective on 30 June 2013) in Malaysia.

I have considered the financial statements and the auditors' reports of the subsidiary companies of which I have not acted as auditor as indicated in the notes to the consolidated financial statements. I am satisfied that the financial statements of the subsidiary companies that have been consolidated with Bank Simpanan Nasional's financial statements are in appropriate form and content for the purpose in the preparation of the consolidated financial statements. I have received satisfactory information and explanations required for those purposes. The auditors' reports on the financial statements of the subsidiary companies were not subjected to any observations that could affect the consolidated financial statements.

  
**(TAN SRI DATO' SETIA HAJI AMBRIN BIN BUANG)**  
KETUA AUDIT NEGARA  
MALAYSIA

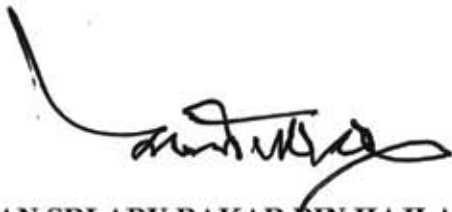
PUTRAJAYA  
15 APRIL 2014



## STATEMENT BY CHAIRMAN AND A MEMBER OF THE BOARD OF DIRECTORS

We, **TAN SRI ABU BAKAR BIN HAJI ABDULLAH** and **DATUK ADINAN BIN MANING** being the Chairman and a member of the Board of Directors of Bank Simpanan Nasional, do hereby state that in the opinion of the Board of Directors, the accompanying Statements of Financial Position, Statements of Profit or Loss and Other Comprehensive Income, Statements of Changes in Equity and Statements of Cash Flows together with the notes to the Financial Statements therein, are properly drawn up so as to give a true and fair view of the state of affairs of the Bank and the Group as at 31 December 2013 and of the results of their operation and the changes of financial position for the year ended on that date.

On behalf of the Board,



**TAN SRI ABU BAKAR BIN HAJI ABDULLAH**  
CHAIRMAN

Date: 01 APR 2014

Location: Kuala Lumpur



**DATUK ADINAN BIN MANING**  
MEMBER OF THE BOARD

Date: 01 APR 2014

Location: Kuala Lumpur

**DECLARATION BY PRINCIPAL OFFICERS RESPONSIBLE  
FOR THE FINANCIAL MANAGEMENT OF  
BANK SIMPANAN NASIONAL**

We, **TAN SRI ABU BAKAR BIN HAJI ABDULLAH (I/C No: 550216-02-5191)** and **DATUK ADINAN BIN MANING (I/C No: 570710-10-5777)** being the Chairman of Board of Directors and Chief Executive who are responsible for the financial management and the accounting records of Bank Simpanan Nasional, do sincerely declare that Statements of Financial Position, Statements of Profit or Loss and Other Comprehensive Income, Statements of Changes in Equity and Statements of Cash Flows together with the notes to the Financial Statements are to the best of our knowledge and belief are correct and we make this solemn declaration conscientiously believing the same to be true, and by virtue of the provision of the Statutory Declaration Act, 1960.

Subscribed and solemnly declared by )  
the above named: )

**TAN SRI ABU BAKAR BIN HAJI ABDULLAH** )  
**(No. K/P: 550216-02-5191)** )

and

**DATUK ADINAN BIN MANING** )  
**(No. K/P: 570710-10-5777)** )  
at Kuala Lumpur in Federal Territory )  
date 01 APR 2014 )



Before me,



No. 86, Tingkat Bawah  
Jalan Putra  
50350 Kuala Lumpur

**BANK SIMPANAN NASIONAL**  
**Incorporated under the Bank Simpanan Nasional Act 1974**

**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 principal activities of the Bank is to carry out functions of a saving bank that is to accept deposits and to provide loans, advances and financing to customers which include Islamic banking operations.

The principal activities of the subsidiaries are shown in Note 8 to the financial statements.

There have been no significant changes in the nature of the principal activities of the Bank and of its subsidiaries during the financial year.

**FINANCIAL RESULTS**

	<b>GROUP</b>	<b>BANK</b>
	<b>RM'000</b>	<b>RM'000</b>
Profit before tax expense and zakat	506,840	458,541
Tax expense and zakat	<u>(95,695)</u>	<u>(82,849)</u>
Net profit for the year	<u>411,145</u>	<u>375,692</u>

In the opinion of the Directors, the result of operations of the Group and of the Bank during the financial year have not been substantially affected by any item; transaction or event of material and unusual nature.

**RESERVES, PROVISIONS AND ALLOWANCES**

There were no material transfers to or from reserves or provision or allowance during the financial year other than those disclosed in the financial statements.

**DIVIDEND**

No dividend was paid during the financial year and the Directors do not recommend any dividend to be paid for the financial year under review.

**DIRECTORS**

The Directors who served on the Board of the Bank since the date of the last report are:

Tuan Hj. Ghazali Bin Awang  
Datuk Adinan Bin Maning  
Alex Foong Soo Hah  
Md. Tajuddin Bin Md. Isa  
Datuk Azizan Bin Abdul Rahman  
Tan Sri Abu Bakar Bin Haji Abdullah (appointed on 1 March 2013)  
Puan Siti Zauyah Binti Mohd Desa (appointed on 2 April 2013)  
Datuk Nozirah Binti Bahari (served until 2 April 2013)  
Dato' Ng Kam Cheung (served until 14 November 2013)  
Dato' V. Danapalan (served until 14 November 2013)

All the Board members are non-executive Directors except for Datuk Adinan Bin Maning. All the Board members are appointed by the Ministry of Finance Malaysia.

## **BANK SIMPANAN NASIONAL**

**Incorporated under the Bank Simpanan Nasional Act 1974**

### **DIRECTORS' REPORT FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2013 (Continued)**

#### **DIRECTORS' BENEFITS**

Since the end of previous financial year, none of the Directors of the Bank has received nor become entitled to receive any benefit (other than a benefit included in the aggregate amount of emoluments received or due and receivable by Directors or the fixed salary of a full time employee of the Bank as disclosed in the Note 26 to the financial statements) by reason of a contract made by the Bank or a related companies with the Director or with a firm of which the Director is a member, or with a company in which the Director has a substantial financial interest.

During and at the end of the financial year no arrangements subsisted to which the Bank was a party whereby the Directors of the Bank might acquire benefits by means of the acquisition of shares in, or debentures of, the Bank or any other body corporate.

#### **OTHER STATUTORY INFORMATION**

Before the statements of financial position and statements of profit or loss and other comprehensive income of the Group and of the Bank were made out, the Directors took reasonable steps:

- i) to ascertain that proper action had been taken in relation to the writing off of bad debts and the making of allowance for doubtful debts and satisfied themselves that all known bad debts had been written off and that adequate allowance had been made for doubtful debts, and
- ii) to ensure that any current assets which were unlikely to realise their book value in the ordinary course of business had been written down to their estimated realisable values.

At the date of this report, the Directors are not aware of any circumstances:

- i) that would render the amount written off for bad debts or the amount of allowance for doubtful debts in the financial statements of the Group and of the Bank inadequate to any substantial extent; or
- ii) that would render the values attributed to the current assets in the financial statements of the Group and of the Bank misleading; or
- iii) not otherwise dealt with in this report or the financial statements that would render any amount stated in the financial statements of the Group and of the Bank misleading; or
- iv) which have arisen which render adherence to the existing method of valuation of assets or liabilities of the Group and of the Bank misleading or inappropriate.

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

- i) any charge on the assets of the Group or of the Bank that has arisen since the end of the financial year which secures the liabilities of any other person; or
- ii) any contingent liability in respect of the Group or of the Bank that has arisen since the end of the financial year.

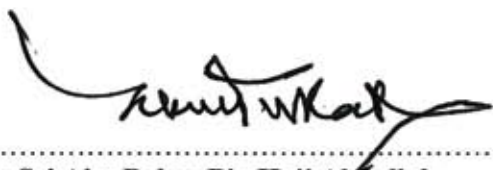
No contingent liability or other liability of the Group and of the Bank has become enforceable, or is likely to become enforceable within the period of twelve months after the end of the financial year which, in the opinion of the Directors, will or may substantially affect the ability of the Group and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

**BANK SIMPANAN NASIONAL**  
**Incorporated under the Bank Simpanan Nasional Act 1974**

**DIRECTORS' REPORT FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2013 (Continued)**

In the opinion of the Directors, except for those disclosed in the financial statements, the financial performance of the Group and of the Bank for the financial year ended 31 December 2013 have not been substantially affected by any item, transaction or event of a material and unusual nature nor has any such item, transaction or event occurred in the interval between the end of that financial year and the date of this report other than those mentioned in Note 38 to the financial statements.

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



.....  
**Tan Sri Abu Bakar Bin Haji Abdullah**  
**Chairman**



.....  
**Datuk Adinan Bin Maning**  
**Director**

**Date:** 01 APR 2014

## SHARIAH COMMITTEE'S REPORT

In the name of Allah, the Most Beneficent, the Most Merciful

In compliance with the letter of appointment, we are required to submit the following report:

We have reviewed the principle and contracts relating to the transactions and applications of Shariah compliant products introduced by Bank Simpanan Nasional during the period ended 31/12/2013. We have also conducted our review to form an opinion as to whether the Bank Simpanan Nasional has complied with Shariah principles and with the Shariah rulings issued by the Shariah Advisory Council of Bank Negara Malaysia as well as Shariah decisions made by us.

Bank Simpanan Nasional's management is responsible for ensuring that the Bank conducts its business in relation to all its Shariah compliant products in accordance with Shariah principles. It is our responsibility to form an independent opinion, based on our review of the operations of the Shariah compliant products of Bank Simpanan Nasional, and to report to you.

We have assessed the work carried out by Shariah review and Shariah audit which included examining each type of transaction, the relevant documentation and procedures adopted by Bank Simpanan Nasional.

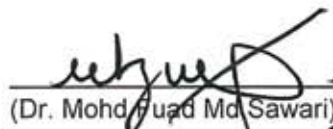
We formed our opinion based on our review and the information presented to the Committee which included examining, on a test basis of each type of transaction, the relevant documentation and procedures adopted by Bank Simpanan Nasional has not violated the Shariah principles.

In reliance to the above, we are of the opinion that:

1. the contracts, transactions and dealings entered into by Bank Simpanan Nasional during the year ended 31/12/2013 that we have reviewed are in compliance with the Shariah principles;
2. the allocation of profit and charging of losses relating to investment accounts conform to the basis that had been approved by us in accordance with Shariah principles;
3. all earnings that have been realised from sources or by means prohibited by the Shariah principles have been considered for disposal to charitable causes; and
4. 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. Throughout the year, upon approval from Shariah Committee and Zakat Committee, the Bank had distributed the zakat fund to various eligible asnaf.


We, the members of the Shariah Committee of Bank Simpanan Nasional, do hereby confirm that the operations of the Shariah compliant products of Bank Simpanan Nasional for the year ended 31/12/2013 have been conducted in conformity with the Shariah principles.


Chairman of the Shariah Committee:

  
(Dr. Mohd Fuad Md Sawari)

Shariah Committee members:

  
(Dr. Zainudin Ismail)

  
(En. Md. Tajuddin Md. Isa)

  
(Dr. Ahmad Zaki Salleh)

  
(Dr. Fauziah Mohd Noor)

# Statements of Financial Position

as at 31 December 2013

		GROUP			BANK		
	NOTE	31.12.2013 RM'000	31.12.2012 RM'000 (Restated)	1.1.2012 RM'000 (Restated)	31.12.2013 RM'000	31.12.2012 RM'000 (Restated)	1.1.2012 RM'000 (Restated)
<b>ASSETS</b>							
Cash and short-term funds	3	2,401,976	1,427,777	1,707,218	2,318,044	1,338,927	1,656,199
Investment securities	4	10,093,871	9,374,844	8,406,341	9,960,906	9,283,551	8,321,995
Loans, advances and financing	5	16,872,280	13,881,562	11,552,731	16,872,280	13,881,562	11,552,731
Other assets	7	410,951	306,286	291,821	367,270	254,931	224,117
Investment in subsidiaries	8	–	–	–	53,000	53,000	53,000
Investment in associates	9	70,683	64,002	31,806	29,632	29,632	609
Property, plant and equipment	10	462,934	390,564	326,708	445,967	377,050	315,246
Investment properties	11	20,928	21,654	22,379	20,928	21,654	22,379
Prepaid lease payments	12	81,578	82,758	83,846	80,635	81,793	82,859
Tax recoverable	19	65,158	13,044	–	63,426	15,832	–
Deferred tax assets	20	33,536	33,860	31,020	22,157	24,330	24,274
General and family takaful fund assets	37	1,174,568	866,017	602,678	–	–	–
<b>Total assets</b>		<b>31,688,463</b>	26,462,368	23,056,548	<b>30,234,245</b>	25,362,262	22,253,409
<b>LIABILITIES AND EQUITY</b>							
Deposits from customers	13	24,805,414	21,226,557	18,566,723	24,809,287	21,230,313	18,575,107
Deposits and placements of banks and other financial institutions	14	1,743,606	965,409	1,009,608	1,743,606	965,409	1,009,608
Deferred income	15	366,478	384,164	297,192	366,478	384,164	297,192
Retirement benefit obligation	16	67,696	52,033	47,667	67,696	52,033	47,667
Borrowing from institution	17	24,187	23,671	16,774	24,187	23,671	16,774
Other liabilities	18	929,810	728,568	714,976	821,973	630,947	623,683
Provision for tax and zakat	19	5,707	5,010	10,689	5,707	5,010	8,123
General and family takaful fund liabilities	37	99,967	97,329	107,579	–	–	–
General and family takaful policy holders' fund	37	1,074,601	768,688	495,099	–	–	–
<b>Total liabilities</b>		<b>29,117,466</b>	24,251,429	21,266,307	<b>27,838,934</b>	23,291,547	20,578,154
Total reserves		2,470,486	2,130,408	1,724,739	2,395,311	2,070,715	1,675,255
Non-controlling interests		100,511	80,531	65,502	–	–	–
<b>Total liabilities and equity</b>		<b>31,688,463</b>	26,462,368	23,056,548	<b>30,234,245</b>	25,362,262	22,253,409
<b>COMMITMENTS AND CONTINGENCIES</b>							
	32	1,393,185	1,196,059	408,263	1,393,185	1,196,059	408,263

The accompanying notes form an integral part of the financial statements



# Statements of Profit or Loss and Other Comprehensive Income

for the year ended 31 December 2013

	NOTE	GROUP		BANK	
		2013 RM'000	2012 RM'000 (Restated)	2013 RM'000	2012 RM'000 (Restated)
Revenue	21	<b>2,216,070</b>	1,974,016	<b>1,841,217</b>	1,635,508
Interest income	22	<b>756,590</b>	699,870	<b>750,537</b>	695,057
Interest expense	23	<b>(320,319)</b>	(245,833)	<b>(320,777)</b>	(246,576)
Net interest income		<b>436,271</b>	454,037	<b>429,760</b>	448,481
Fees and commissions income	24	<b>419,773</b>	418,930	<b>110,154</b>	141,655
Net income from Islamic banking operations	36	<b>669,299</b>	496,963	<b>669,299</b>	496,963
Other operating income	25	<b>107,077</b>	99,183	<b>47,896</b>	42,763
Total net income		<b>1,632,420</b>	1,469,113	<b>1,257,109</b>	1,129,862
Personnel expenses	26	<b>(525,696)</b>	(448,555)	<b>(465,158)</b>	(403,098)
Other overhead	27	<b>(552,023)</b>	(509,413)	<b>(278,868)</b>	(247,943)
Operating profit before impairment allowance		<b>554,701</b>	511,145	<b>513,083</b>	478,821
Impairment allowance for loans, advance and financing	28	<b>(56,000)</b>	(796)	<b>(56,000)</b>	(796)
Impairment writeback for other assets	29	<b>1,458</b>	29,023	<b>1,458</b>	29,023
Operating profit after impairment allowance		<b>500,159</b>	539,372	<b>458,541</b>	507,048
Share of profit after tax of associate		<b>6,681</b>	3,173	–	–
Profit before tax and zakat		<b>506,840</b>	542,545	<b>458,541</b>	507,048
Zakat		<b>(5,844)</b>	(5,038)	<b>(5,000)</b>	(4,600)
Tax expenses	30	<b>(89,851)</b>	(113,519)	<b>(77,849)</b>	(103,698)
Net profit for the year		<b>411,145</b>	423,988	<b>375,692</b>	398,750
Other comprehensive income net of tax :					
Items that will not be reclassified subsequently to profit or loss :					
Remeasurement of defined benefits obligation	16	<b>(13,334)</b>	–	<b>(13,334)</b>	–
Items that may be reclassified subsequently to profit or loss :					
Securities available for sale fair value		<b>(37,753)</b>	(3,290)	<b>(37,762)</b>	(3,290)
Total other comprehensive income for the year		<b>(51,087)</b>	(3,290)	<b>(51,096)</b>	(3,290)
Total comprehensive income for the year		<b>360,058</b>	420,698	<b>324,596</b>	395,460
Profit attributable to :					
Equity holders of the Bank		<b>391,165</b>	408,959	<b>375,692</b>	398,750
Non-controlling interests		<b>19,980</b>	15,029	–	–
Net profit for the year		<b>411,145</b>	423,988	<b>375,692</b>	398,750
Total comprehensive income attributable to :					
Equity holders of the Bank		<b>340,078</b>	405,669	<b>324,596</b>	395,460
Non-controlling interests		<b>19,980</b>	15,029	–	–
Total comprehensive income for the year		<b>360,058</b>	420,698	<b>324,596</b>	395,460

The accompanying notes form an integral part of the financial statements

# Consolidated Statement of Changes in Equity

for the year ended 31 December 2013

GROUP	Attributable to the owners of the Bank									
	Non-distributable			Profit			Distributable			
	General Reserve	Capital Reserve*	Fair Value Reserve	Regulatory Reserve**	Equalisation Reserve	Retained Earnings	Total Reserve	Controlling Interest	Non-Interest	Total Equity
NOTE	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>As at 1 January 2012, previously reported</b>	100,000	617,944	(764)	-	42,849	1,005,765	1,765,794	81,197	1,846,991	
Prior year adjustment	-	-	-	-	-	(41,055)	(41,055)	(15,695)	(56,750)	
<b>As at 1 January 2012, restated</b>	100,000	617,944	(764)	-	42,849	964,710	1,724,739	65,502	1,790,241	
<b>Total comprehensive income for the year</b>	-	-	-	-	-	416,743	416,743	15,029	431,772	
Profit for the year	-	-	-	-	-	(7,784)	(7,784)	-	(7,784)	
Prior year adjustment	-	-	-	-	-	408,959	408,959	15,029	423,988	
Profit for the year, restated	-	-	-	-	-	-	-	-	-	
Other comprehensive income for the year	-	-	(3,290)	-	-	-	(3,290)	-	(3,290)	
Total comprehensive income restated	-	-	(3,290)	-	-	408,959	405,669	15,029	420,698	
<b>Compliance of profit equalisation reserve</b>	-	-	-	-	-	-	-	-	-	
Provision during the year	-	-	-	-	14,112	(14,112)	-	-	-	
Utilisation of reserve	-	-	-	-	(14,112)	14,112	-	-	-	
<b>Transfer to capital reserve</b>	-	201,013	-	-	-	(201,013)	-	-	-	
<b>As at 31 December 2012/ 1 January 2013, restated</b>	100,000	818,957	(4,054)	-	42,849	1,172,656	2,130,408	80,531	2,210,939	
<b>Total comprehensive income for the year</b>	-	-	-	-	-	391,165	391,165	19,980	411,145	
Profit for the year	-	-	(37,753)	-	-	(13,334)	(51,087)	-	(51,087)	
Other comprehensive income for the year	-	-	-	-	-	377,831	340,078	19,980	360,058	
Total comprehensive income	-	-	(37,753)	-	-	(131,283)	-	-	-	
<b>Transfer to regulatory reserve</b>	-	-	-	131,283	-	-	-	-	-	
<b>Compliance of profit equalisation reserve</b>	-	-	-	-	-	-	-	-	-	
Provision during the year	-	-	-	-	5,106	(5,106)	-	-	-	
Utilisation of reserve	-	-	-	-	(5,106)	5,106	-	-	-	
<b>As at 31 December 2013</b>	100,000	818,957	(41,807)	131,283	42,849	1,419,204	2,470,486	100,511	2,570,997	

\* Capital reserve is maintained in accordance with the needs of Section 39 Development Financial Institution Act 2002, by transferring 50% of profit after taxation. The minimum requirement to establish said reserve is disclosed in Note 34(i)(f), in the financial statements.

\*\* Regulatory reserve is maintained to strengthen buffers against potential credit losses, in accordance with Bank Negara Malaysia instruction JDPK/8808/13/5/01 dated 4 February 2014. The Bank maintained, in aggregate the collective impairment provisions and regulatory reserves at minimum 1.2% of total outstanding loans, advances and financing, net of individual impairment provisions.

The accompanying notes form an integral part of the financial statements

# Statement of Changes in Equity

for the year ended 31 December 2013

BANK	Attributable to the owners of the Bank						
	Non-distributable			Distributable			
	General Reserve	Capital Reserve*	Fair Value Reserve	Regulatory Reserve**	Profit Equalisation Reserve	Retained Earnings	Total Reserve
NOTE	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>As at 1 January 2012, previously reported</b>	100,000	617,944	(764)	–	42,849	950,976	1,711,005
Prior year adjustment	38	–	–	–	–	(35,750)	(35,750)
<b>As at 1 January 2012, restated</b>	100,000	617,944	(764)	–	42,849	915,226	1,675,255
<b>Total comprehensive income for the year</b>							
Profit for the year previously reported						402,025	402,025
Prior year adjustment	38					(3,275)	(3,275)
Profit for the year, restated						398,750	398,750
Other comprehensive income for the year			(3,290)			–	(3,290)
Total comprehensive income restated			(3,290)			398,750	395,460
<b>Compliance of profit equalisation reserve</b>							
Provision during the year					14,112	(14,112)	–
Utilisation of reserve					(14,112)	14,112	–
<b>Transfer to capital reserve</b>		201,013				(201,013)	–
<b>As at 31 December 2012/ 1 January 2013, restated</b>	100,000	818,957	(4,054)	–	42,849	1,112,963	2,070,715
<b>Total comprehensive income for the year</b>							
Profit for the year						375,692	375,692
Other comprehensive income for the year			(37,762)			(13,334)	(51,096)
Total comprehensive income			(37,762)			362,358	324,596
<b>Transfer to regulatory reserve</b>				131,283		(131,283)	–
<b>Compliance of profit equalisation reserve</b>							
Provision during the year					5,106	(5,106)	–
Utilisation of reserve					(5,106)	5,106	–
<b>As at 31 December 2013</b>	<b>100,000</b>	<b>818,957</b>	<b>(41,816)</b>	<b>131,283</b>	<b>42,849</b>	<b>1,344,038</b>	<b>2,395,311</b>

\* Capital reserve is maintained in accordance with the needs of Section 39 Development Financial Institution Act 2002, by transferring 50% of profit after taxation. The minimum requirement to establish said reserve is disclosed in Note 34(ii)(f), in the financial statements.

\*\* Regulatory reserve is maintained to strengthen buffers against potential credit losses, in accordance with Bank Negara Malaysia instruction JDKP/8808/13/5/01 dated 4 February 2014. The Bank maintained, in aggregate the collective impairment provisions and regulatory reserves at minimum 1.2% of total outstanding loans, advances and financing, net of individual impairment provisions..

The accompanying notes form an integral part of the financial statements

# Statements of Cash Flows

for the year ended 31 December 2013

	GROUP		BANK	
	2013 RM'000	2012 RM'000 (Restated)	2013 RM'000	2012 RM'000 (Restated)
<b>CASH FLOWS FROM/(USED IN) OPERATING ACTIVITIES</b>				
Profit before tax and zakat and non-controlling interest	506,840	542,545	458,541	507,048
Adjustments for :				
Net amortisation of premiums/(accretion of discount)	(23,663)	21,938	(23,663)	21,938
Depreciation of property, plant and equipment	69,254	56,380	66,591	53,723
Depreciation of investment properties	726	725	726	725
Amortisation of prepaid lease payments	1,087	1,088	1,065	1,066
Property, plant and equipment written off	1,008	6	972	6
Adjustment of property, plant and equipment	1,236	419	1,236	419
Gain on disposal of property, plant and equipment	(981)	(71)	(981)	(71)
Written back impairment for property, plant and equipment	(1,458)	–	(1,458)	–
Collective impairment for loans, advances and financing	16,102	(65,504)	16,102	(65,504)
Written back allowance for bad and doubtful debts	(15,670)	(14,569)	(15,670)	(14,569)
Written back impairment of investment in associate	–	(29,023)	–	(29,023)
Impairment allowance for doubtful debts of receivables included in other assets written back	–	(3)	–	(3)
Bad debts written off	55,568	80,889	55,568	80,889
Share of (profit)/loss in associated company	(6,681)	(3,173)	–	–
Net gain from disposal of investment securities	(8,672)	(14,563)	(11,447)	(14,103)
Provision for post retirement benefits	10,031	8,136	10,031	8,136
Dividend income	(13,994)	(7,434)	(13,989)	(7,434)
Profit equalisation reserve	2,715	11,141	2,715	11,141
Operating profit before working capital changes	593,448	588,927	546,339	554,384
Changes in loans, advances and financing	(3,046,718)	(2,329,647)	(3,046,718)	(2,329,647)
Changes in other assets	(104,665)	(34,687)	(112,339)	(51,036)
Changes in deposits from customers	3,578,857	2,602,656	3,578,974	2,598,028
Changes in deposits and placements of financial institutions	778,197	(44,199)	778,197	(44,199)
Changes in prepaid lease payments	93	–	93	–
Changes in other liabilities	198,527	80,607	187,625	74,301
Cash flows generated from operations	1,997,739	863,657	1,932,171	801,831

The accompanying notes form an integral part of the financial statements

## Statements of Cash Flow

for the year ended 31 December 2013

	GROUP		BANK	
	2013 RM'000	2012 RM'000 (Restated)	2013 RM'000	2012 RM'000 (Restated)
Tax paid	(129,053)	(144,334)	(110,682)	(131,973)
Tax credit received	–	11,272	–	11,272
Zakat paid	(5,147)	(5,940)	(4,303)	(5,502)
Retirement benefits paid	(7,702)	(3,770)	(7,702)	(3,770)
Net cash from/(used in) operating activities	<b>1,855,837</b>	720,885	<b>1,809,484</b>	671,858
<b>CASH FLOWS FROM/(USED IN) INVESTING ACTIVITIES</b>				
Proceeds from disposal of property, plant and equipment	3,387	334	3,372	314
Purchase of property, plant and equipment	(144,816)	(120,924)	(138,649)	(116,195)
Net purchase of investment securities	(3,777,585)	(2,172,007)	(3,777,594)	(2,172,007)
Dividend received	13,994	6,659	13,989	6,659
Proceeds from disposal of investment securities	3,040,552	1,191,743	3,085,685	1,198,230
Net cash used in investing activities	<b>(864,468)</b>	(1,094,195)	<b>(813,197)</b>	(1,082,999)
<b>CASH FLOWS FROM/(USED IN) FINANCING ACTIVITIES</b>				
Proceeds from borrowing from financial institutions	9,220	52,062	9,220	52,062
Repayment of borrowing from financial institutions	(8,704)	(45,165)	(8,704)	(45,165)
Amortisation of Government grant	(17,686)	(18,028)	(17,686)	(18,028)
Grant received from Government	–	105,000	–	105,000
Net cash from/(used in) financing activities	<b>(17,170)</b>	93,869	<b>(17,170)</b>	93,869
<b>NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>974,199</b>	(279,441)	<b>979,117</b>	(317,272)
<b>CASH AND CASH EQUIVALENTS AT 1 JANUARY</b>	<b>1,427,777</b>	1,707,218	<b>1,338,927</b>	1,656,199
<b>CASH AND CASH EQUIVALENTS AT 31 DECEMBER</b>	<b>2,401,976</b>	1,427,777	<b>2,318,044</b>	1,338,927
<b>CASH AND CASH EQUIVALENTS ARE REPRESENTED BY :</b>				
Cash and short-term funds (Note 3)	<b>2,401,976</b>	1,427,777	<b>2,318,044</b>	1,338,927

The accompanying notes form an integral part of the financial statements

# Notes to the Financial Statements

## GENERAL INFORMATION

Bank Simpanan Nasional is incorporated under the Bank Simpanan Nasional Act 1974 and domiciled in Malaysia. The registered office and principal place of business of the Bank is located at :

Wisma BSN,  
117, Jalan Ampang,  
50450 Kuala Lumpur.

The consolidated financial statements as at and for the year ended 31 December 2013 comprise the Bank and its subsidiaries (together referred to as the Group) and the Group's interest in an associate. The financial statements of the Bank as at and for the financial year ended 31 December 2013 do not include other entities.

The principal activities of the Bank is to carry out the functions of a saving bank that is to accept deposits and to provide loans, advances and financing to customers which include Islamic banking operations.

The principal activities of the subsidiaries are shown in Note 8.

There have been no significant changes in the nature of the principal activities of the Bank and of its subsidiaries during the financial year.

These financial statements of the Group and of the Bank were authorised by the Board of Directors for issuance in accordance with a resolution of the Directors on 1 April 2014.

## 1. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS

### (a) Statement of compliance

The financial statements of the Group and of the Bank have been prepared in accordance with Malaysian Financial Reporting Standards (MFRSs) issued by the Malaysian Accounting Standards Board (MASB), International Financial Reporting Standard, Guidelines issued by Bank Negara Malaysia, Treasury Circulars, Bank Simpanan Nasional Act 1974, Development Financial Institutions Act 2002, Takaful Act 1984 (repealed on 30 June 2013), Islamic Financial Services Act, 2013 (effective 30 June 2013) and Syariah requirements, where applicable.

### Application of new and revised Malaysian Financial Reporting Standard

#### New and revised MFRSs affecting amounts reported and/or disclosures in the financial statements.

In the current year, the Group and the Bank have applied a number of new and revised MFRSs issued by the MASB that are effective for annual period beginning on or after 1 January 2013..

#### (i) Amendments to MFRS 7 – Disclosure – Offsetting Financial Assets and Financial Liabilities

The Group and the Bank have applied the amendments to MFRS 7 Disclosures – Offsetting Financial Assets and Financial Liabilities for the first time in the current year. The amendments to MFRS 7 require entities to disclose information about rights of offset and related arrangements (such as collateral posting requirements) for financial instruments under an enforceable master netting agreement or similar arrangement.

The amendments have been applied retrospectively. As the Group and the Bank do not have any offsetting arrangements in place, the application of the amendments has had no material impact on the disclosures or on the amounts recognised in these financial statements

#### (ii) New and revised Standards on consolidation, joint arrangements, associates and disclosures

In November 2011, a package of five standards on consolidation, joint arrangements, associates and disclosures was issued comprising MFRS 10 Consolidated Financial Statements, MFRS 11 Joint Arrangements, MFRS 12 Disclosure of Interests in Other Entities, MFRS 127 (IAS 27 as revised by IASB in May 2011) Separate Financial Statements and MFRS 128 (IAS 28 as revised by IASB in May 2011) Investments in Associates and Joint Ventures. Subsequent to the issue of these standards, amendments to MFRS 10, MFRS 11 and MFRS 12 were issued to clarify certain transitional guidance on the first-time application of the standards.

In the current year, the Group and the Bank have applied for the first time MFRS 10, MFRS 11, MFRS 12, MFRS 127 (IAS 27 as revised by IASB in May 2011) and MFRS 128 (IAS 28 as revised by IASB in May 2011) together with the amendments to MFRS 10, MFRS 11 and MFRS 12 regarding the transitional guidance.

# Notes to the Financial Statements

## 1. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS (cont'd)

### (a) Statement of compliance (cont'd)

#### Application of new and revised Malaysian Financial Reporting Standard (cont'd)

#### New and revised MFRSs affecting amounts reported and/or disclosures in the financial statements. (cont'd)

### (ii) New and revised Standards on consolidation, joint arrangements, associates and disclosures (cont'd)

The impact of the application of these standards is set out below :

#### Impact of the application of MFRS 12

MFRS 12 is a new disclosure standard and is applicable to entities that have interests in subsidiaries, joint arrangements, associates and/or unconsolidated structured entities. In general, the application of MFRS 12 has resulted in more extensive disclosures in the consolidated financial statements.

### (iii) MFRS 13 Fair Value Measurement

The Group and the Bank have applied MFRS 13 for the first time in the current year. MFRS 13 establishes a single source of guidance for fair value measurements and disclosures about fair value measurements. The scope of MFRS 13 is broad; the fair value measurement requirements of MFRS 13 apply to both financial instrument items and non-financial instrument items for which other MFRSs require or permit fair value measurements and disclosures about fair value measurements, except for share-based payment transactions that are within the scope of MFRS 2 Share-based Payment, leasing transactions that are within the scope of MFRS 117 Leases, and measurements that have some similarities to fair value but are not fair value (e.g. net realisable value for the purposes of measuring inventories or value in use for impairment assessment purposes).

MFRS 13 defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction in the principal (or most advantageous) market at the measurement date under current market conditions. Fair value under MFRS 13 is an exit price regardless of whether that price is directly observable or estimated using another valuation technique. Also, MFRS 13 includes extensive disclosure requirements.

MFRS 13 requires prospective application from 1 January 2013. In addition, specific transitional provisions were given to entities such that they need not apply the disclosure requirements set out in the Standard in comparative information provided for periods before the initial application of the Standard. In accordance with these transitional provisions, the Group and the Bank have not made any new disclosures required by MFRS 13 for the 2012 comparative period. Other than the additional disclosures, the application of MFRS 13 has not had any material impact on the amounts recognised in these financial statements.

### (iv) Amendments to MFRS 101 Presentation of Items of Other Comprehensive Income

The Group and the Bank have applied the amendments to MFRS 101 Presentation of Items of Other Comprehensive Income for the first time in the current year. The amendments introduce new terminology, whose use is not mandatory, for the statement of comprehensive income and income statement. Under the amendments to MFRS 101, the 'statement of comprehensive income' is renamed as the 'statement of profit or loss and other comprehensive income' and the 'income statement' is renamed as the 'statement of profit or loss'. The amendments to MFRS 101 retain the option to present profit or loss and other comprehensive income in either a single statement or in two separate but consecutive statements. However, the amendments to MFRS 101 require items of other comprehensive income to be grouped into two categories in the other comprehensive income section :

- (a) items that will not be reclassified subsequently to profit or loss and
- (b) items that may be reclassified subsequently to profit or loss when specific conditions are met.

Income tax on items of other comprehensive income is required to be allocated on the same basis – the amendments do not change the option to present items of other comprehensive income either before tax or net of tax. The amendments have been applied retrospectively, and hence the presentation of items of other comprehensive income has been modified to reflect the changes. Other than the above mentioned presentation changes, the application of the amendments to MFRS 101 does not result in any impact on profit or loss, other comprehensive income and total comprehensive income.

# Notes to the Financial Statements

## 1. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS (cont'd)

### (a) Statement of compliance (cont'd)

#### Application of new and revised Malaysian Financial Reporting Standard (cont'd)

#### New and revised MFRSs affecting amounts reported and/or disclosures in the financial statements. (cont'd)

#### (v) MFRS 119 Employee Benefits (IAS 19 as amended by IASB in June 2011)

In the current year, the Group and the Bank have applied MFRS 119 Employee Benefits (IAS 19 as amended by IASB in June 2011) and the related consequential amendments for the first time.

MFRS 119 (IAS 19 as amended by IASB in June 2011) changes the accounting for defined benefit plans and termination benefits. The most significant change relates to the accounting for changes in defined benefit obligations and plan assets. The amendments require the recognition of changes in defined benefit obligations and in the fair value of plan assets when they occur, and hence eliminate the 'corridor approach' permitted under the previous version of MFRS 119 and accelerate the recognition of past service costs. All actuarial gains and losses are recognised immediately through other comprehensive income in order for the net pension asset or liability recognised in the consolidated statement of financial position to reflect the full value of the plan deficit or surplus. Furthermore, the interest cost and expected return on plan assets used in the previous version of MFRS 119 are replaced with a 'net interest' amount under MFRS 119 (IAS 19 as amended by IASB in June 2011), which is calculated by applying the discount rate to the net defined benefit liability or asset. In addition, MFRS 119 (IAS 19 as amended by IASB in June 2011) introduces certain changes in the presentation of the defined benefit cost including more extensive disclosures.

Specific transitional provisions are applicable to first-time application of MFRS 119 (IAS 19 as amended by IASB in June 2011). The Group and the Bank have applied the relevant transitional provisions and restated the comparative amounts on a restrospective basis. In addition, the Group and the Bank have also effected a prior year adjustments relating to the recognition of a postretirement medical benefits as stated in Note 38.

#### Standards and IC Interpretations in issue but not yet effective

The Directors anticipate that below mentioned Standards and IC Interpretations will be adopted in the annual financial statements of the Group and of the Bank when they become effective and that the adoption of these Standards and IC Interpretations will have no material impact on the financial statements of the Group and of the Bank in the period of initial application, excepts as discussed.

#### *Effective for annual periods beginning on or after 1 January 2015 instead of 1 January 2013 immediately upon the issuance of Amendments to MFRS 9 (IFRS 9 issued by IASB in November 2009 and October 2010 respectively) and MFRS 7 relating to "Mandatory Effective Date of MFRS 9 and Transition Disclosures" on 1 March 2012 :*

- MFRS 9 Financial Instruments (IFRS 9 issued by IASB in November 2009)
- MFRS 9 Financial Instruments (IFRS 9 issued by IASB in October 2010)
- Amendments to MFRS 9 and MFRS 7 Mandatory Effective Date of MFRS 9 (IFRS 9 issued by IASB in November 2009 and October 2010 respectively) and Transition Disclosures.

#### *Effective for annual periods beginning on or after 1 January 2014 :*

- IC Int. 21 Levies
- Amendments to MFRS 10, MFRS 12 and MFRS 127 Investment Entities
- Amendments to MFRS 132 Financial Instruments : Presentation (Amendments relating to Offsetting Financial Assets and Financial Liabilities)
- Amendments to MFRS 136 Impairment of Assets (Amendments relating to Recoverable Amounts Disclosure for Non-Financial Assets)
- Amendments to MFRS 139 Financial Instruments : Recognition and Measurement (Amendments relating to Novation of Derivatives and Continuation of Hedge Accounting)



# Notes to the Financial Statements

## 1. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS (cont'd)

### (a) Statement of compliance (cont'd)

#### Application of new and revised Malaysian Financial Reporting Standard (cont'd)

##### MFRS 9 and Amendments relating to Mandatory Effective Date of MFRS 9 and Transition Disclosures

MFRS 9 (IFRS 9 issued by IASB in November 2009) introduces new requirements for the classification and measurement of financial assets. MFRS 9 (IFRS 9 issued by IASB in October 2010) includes the requirements for the classification and measurement of financial liabilities and for derecognition.

The amendments to MFRS 9 (IFRS 9 issued by IASB in November 2009 and October 2010 respectively) ("MFRS 9") relating to "Mandatory Effective Date of MFRS 9 and Transition Disclosures" which became immediately effective on the issuance date of 1 March 2012 amended the mandatory effective date of MFRS 9 to annual periods beginning on or after 1 January 2015 instead of on or after 1 January 2013, with earlier application still permitted as well as modified the relief from restating prior periods. MFRS 7 which was also amended in tandem with the issuance of the aforementioned amendments introduces new disclosure requirements that are either permitted or required on the basis of the entity's date of adoption and whether the entity chooses to restate prior periods.

Key requirements of MFRS 9 :

- All recognised financial assets that are within the scope of MFRS 139 Financial Instruments : Recognition and Measurement are required to be subsequently measured at amortised cost or fair value. Specifically, debt investments that are held within a business model whose objective is to collect the contractual cash flows, and that have contractual cash flows that are solely payments of principal and interest on the principal outstanding are generally measured at amortised cost at the end of subsequent accounting periods. All other debt investments and equity investments are measured at their fair values at the end of subsequent accounting periods. In addition, under MFRS 9, entities may make an irrevocable election to present subsequent changes in the fair value of equity instrument (that is not held for trading) in other comprehensive income, with only dividend income generally recognised in profit or loss.
- With regard to the measurement of financial liabilities designated as at fair value through profit or loss, MFRS 9 requires that the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability, is presented in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss. Changes in fair value attributable to a financial liability's credit risk are not subsequently reclassified to profit or loss. Previously, under MFRS 139, the entire amount of the change in the fair value of the financial liability designated as at fair value through profit or loss was presented in profit or loss.

The Directors anticipate that the application of MFRS 9 in the future may have significant impact on amounts reported in respect of the Group's and the Bank's financial assets and financial liabilities. However, it is not practicable to provide a reasonable estimate of the effect of MFRS 9 until a detailed review has been completed.

##### Amendments to MFRS 132 Offsetting Financial Assets and Financial Liabilities

The amendments to MFRS 132 clarify the requirements relating to the offset of financial assets and financial liabilities. Specifically, the amendments clarify the meaning of 'currently has a legally enforceable right of set-off' and 'simultaneous realisation and settlement'.

The Directors do not anticipate that the application of these amendments to MFRS 132 will have a significant impact on the Group's consolidated financial statements as the Group does not have any financial assets and financial liabilities that qualify for offset.

### (b) Basis of measurement

The financial statements have been prepared on the historical cost basis other than as disclosed in Note 2. Historical cost is generally based on the fair value of the consideration given in exchange for assets. Fair value is 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, regardless of whether that price is directly observable or estimated using another valuation technique. In estimating the fair value of an asset or a liability, the Group takes into account the characteristics of the asset or liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date. Fair value for measurement and/or disclosure purposes in these consolidated financial statements is determined on such a basis, except for share-based payment transactions that are within the scope of MFRS 2, leasing transactions that are within the scope of MFRS 117, and measurements that have some similarities to fair value but are not fair value, such as net realisable value in MFRS 102 or value in use in MFRS 136.

# Notes to the Financial Statements

## 1. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS (cont'd)

### (b) Basis of measurement (cont'd)

In addition, for financial reporting purposes, fair value measurements are categorised into Level 1, 2 or 3 based on the degree to which the inputs to the fair value measurements are observable and the significance of the inputs to the fair value measurement in its entirety, which are described as follows :

- Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date;
- Level 2 inputs are inputs, other than quoted prices included within Level 1, that are observable for the asset or liability, either directly or indirectly; and
- Level 3 inputs are unobservable inputs for the asset or liability.

### (c) Functional and presentation currency

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

### (d) Use of estimates and judgements

Estimates and judgements are evaluated on a continuous basis, and are based on past experience and other factors, including expectations with regard to future events. Accounting policies and management's judgements for certain items are especially critical for the Group's and the Bank's result and financial situation due to their materiality.

#### (i) Impairment losses on financing and advances

The Group and the Bank review their financing and advances portfolio to determine whether impairment losses should be recognised in profit or loss.

Financing is considered as impaired when there is objective evidence of impairment as a result of loss event that has affected future estimated cash flows of the financing subsequent to its initial recognition.

#### Collective impairment

Collective impairment is applicable to a group of financing with similar credit risk characteristics, and which is not classified under individual impairment.

Collective allowance takes into account probability of financing turning into default (or probability of default) and estimated loss on default ( or loss given default) of any particular financing.

Probability of default is the resultant of cumulative trend of default for a specific period, whereas loss given default is measured by considering value of collateral to the financing and estimated recovery period from the collateral.

Probability of default is reflective of business sectors for the financing and is refined to the extent of gravity in terms of default shown by the financing. Derivation of the rate for probability of default takes into account risk aspect of the business sector.

#### (ii) Impairment of financial assets available-for-sale

At the end of each reporting period, management will assess if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the investment.

#### Impairment for debt securities

A debt security is impaired if there is an indication that a loss event has occurred since the initial recognition. This normally has a negative impact on the estimated future cash flows in relation to the repayment of the securities.

#### Impairment for equity securities

For equity investment, impairment is not identified based on analysis of projected cash flows similar to debt instrument above. It arises due to establishment of the following events :

- (a) significant decline in fair value of the securities below original cost (30%); or
- (b) prolonged decline in fair value of the securities below original cost (9 months)

The above is considered objective evidence for provision of impairment on the equity securities.

# Notes to the Financial Statements

## 1. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS (cont'd)

### (d) Use of estimates and judgements (cont'd)

#### (iii) Impairment of financial assets held-to-maturity

The Group and the Bank classify some non-derivative financial assets with fixed or determinable payments and fixed maturity as held to maturity. This classification requires significant judgement.

In making this judgement, the Group and the Bank evaluate their intention and ability to hold such investments to maturity. Any sale or reclassification of a significant amount of securities held-to-maturity not close to their maturity would result in the reclassification of all securities held-to-maturity to securities available-for-sale and prevent the Group and the Bank from classifying the similar class of securities as securities held-to-maturity for the current and following two financial years.

#### (iv) Deferred tax assets

Deferred tax assets are recognised for unused tax losses, unabsorbed capital allowance and other deductible temporary differences to the extent that it is probable that future taxable profit will be available against which the unused tax losses, unabsorbed capital allowance and other deductible temporary differences can be utilised. Significant management judgement is required to determine the amount of deferred tax assets that can be recognised, based upon likely timing and level of future taxable profit together with future tax planning strategies.

#### (v) Retirement benefits

The present value of defined benefit plan obligations depends on a number of factors which were determined using a number of assumptions.

The assumptions used in determining the net cost for retirement benefits include the discount rate and medical inflation. Any changes in these assumptions will impact the carrying amount of the defined benefit plan obligations.

The Group and the Bank determine the appropriate discount rate at the end of each year. It is used to determine the present value of estimated future cash outflows expected to be required to settle the defined benefit plan obligation. In determining the appropriate discount rate, the Group and the Bank considers the interest rate of high-quality corporate bonds denominated in the currency which the benefit will be paid and that have terms to maturity approximating the terms of related defined benefit plan obligation.

#### (vi) Takaful

Takaful receivables are recognised when due and measured on initial recognition at the fair value of the consideration received or receivable. Subsequent to initial recognition, takaful receivables are measured at amortised cost, using the effective yield method.

If there is objective evidence that the takaful receivable is impaired, the Group reduces the carrying amount of the takaful receivables accordingly and recognises that impairment loss in profit or loss. The Group gathers the objective evidence that a takaful receivable is impaired using the same process adopted for financial assets carried at amortised cost. The impairment loss is calculated under the same method used for these financial assets. The process are described in Note 2(j)(e). Takaful receivables are derecognised when the derecognition criteria for financial assets have been met.

#### (vii) General takaful fund - Provision for outstanding claims

Incurred but not reported ('IBNR') provision is based on the estimated ultimate cost of all claims incurred but not settled at the reporting date, whether reported or not, together with related claims handling costs and reduction for the expected value of salvage and other recoveries. Delays can be experienced in the notification and settlement of certain types of claims, therefore, the ultimate cost of these claims cannot be known with certainty at the reporting date. The liability is calculated at the reporting date using a range of standard actuarial claim projection techniques based on empirical data and current assumptions that may include a margin for adverse deviation. The liability is not discounted for the time value of money. No provision for equalisation or catastrophe reserves is recognised. The liabilities are derecognised when the contract expires, is discharged or is cancelled.

As with all projections, there are elements of uncertainty and thus the projected future claims experience may be different from its actual claims experience due to the level of uncertainty involved in projecting future claims experience based on past claims experience. These uncertainties arise from changes in underlying risks, changes in spread of risks, timing and amounts of claims settlement as well as uncertainties in the projection model and underlying assumptions.

# Notes to the Financial Statements

## 1. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS (cont'd)

### (d) Use of estimates and judgements (cont'd)

#### (viii) Family takaful fund - Provision for outstanding claims

For group family business, provision is made for the cost of claims, together with related expenses and IBNR for accident and health cover at statement of financial position date. The ultimate cost of outstanding claims is estimated by using a range of standard actuarial claims projection techniques, such as Chain Ladder, Bornheutter-Ferguson and Ultimate Loss Ratio methods by a qualified actuary of the Group. As with all projections, there are elements of uncertainty and thus the projected future claims experience may be different from its actual claims experience due to the level of uncertainty involved in projecting future claims experience based on past claims experience.

These uncertainties arise from changes in underlying risks, changes in spread of risks, timing and amounts of claims settlement as well as uncertainties in the projection model and underlying assumptions.

#### (ix) Family takaful fund - Actuarial reserves

The actuarial liability for the investment-linked products and non- investment-linked products is calculated using the discounted cash flow method to ensure that any future negative cash flow resulting from insufficiency of Tabarru' charges to meet expected benefit outgo are eliminated.

Family takaful liabilities are recognised when contracts are entered into and contributions are charged.

These liabilities are measured by using a prospective actuarial valuation method. The liability is determined as the sum of the present value of future benefits less the present value of future gross considerations arising from the certificate discounted at the appropriate risk discount rate. The liability is based on best estimate assumptions and with due regard to significant recent experience. An appropriate allowance for provision of risk margin for adverse deviation from expected experience is made in the valuation of liabilities.

In the case of a family certificate where a part of, or the whole of the contributions are accumulated in a fund, the accumulated amount, as declared to the participants, are set as the liabilities. Zerorisation is applied at certificate level and no certificate is treated as an asset under the valuation method adopted.

Adjustments to the liabilities at each reporting date are recorded in profit or loss. Profits originated from margins of adverse deviations on run-off contracts, are recognised in profit or loss over the life of the contract, whereas losses are fully recognised in profit or loss during the first year of run-off.

The liability is derecognised when the contract expires, is discharged or is cancelled. At each reporting date, an assessment is made of whether the recognised family takaful liabilities are adequate by using an existing liability adequacy test.

Any inadequacy is recorded in profit or loss by establishing technical reserves for the loss. In subsequent periods, the liability for a block of business that has failed the adequacy test is based on the assumptions that are established at the time of the loss recognition. Losses resulting from liability adequacy testing can be reversed in future years if the impairment no longer exists.

As with all projections, there are elements of uncertainty and thus the projected liabilities may be different from its actual liabilities due to the significant level of uncertainty involved in the discount rate used as well as mortality and morbidity assumptions.

# Notes to the Financial Statements

## 1. BASIS OF PREPARATION OF THE FINANCIAL STATEMENTS (cont'd)

### (d) Use of estimates and judgements (cont'd)

#### (x) Provision for wakalah fee/ISA and PUA financing

##### Provision for wakalah fee

A provision is made to record certain future expected losses, if any, to the Takaful Operator arising from servicing of individual policy contracts with participants.

##### (i) Single contribution products

Provision is estimated based on actuarial present value of future maintenance expense.

##### (ii) Other products

Provision is estimated based on discounted future net cash flows to the Takaful Operator using an actuarial method consistent with that used for non-unit reserving in a conventional life insurer called sterling reserves methodology.

The assumptions used are consistent with that used in the valuation of Tabarru' fund and the Takaful Operator expense assumptions are based on the Group's experience study.

##### Financing for Individual Special Account (ISA) and Protection Unit Account (PUA)

The Group provided financing to participants to settle outstanding Tabarru' charges to the Family takaful fund for amounts which are in shortfall in each participant's ISA and PUA fund. Allowance for impairment loss is made to these financing by using an estimated lapse ratio of the certificates involved. Subsequent to the financing, allowance for impairment loss will be reversed up to the original amount provided for certificates of participants which were topped-up above their shortfall whilst impairment loss is written off for those certificates/benefits which are lapsed.

## 2. SIGNIFICANT ACCOUNTING POLICIES

The accounting policies set out below have been applied consistently to all periods presented in these financial statements, and have been applied consistently by the Group and the Bank, unless otherwise stated.

### (a) Basis of consolidation

#### (i) Subsidiaries and basis of consolidation

The consolidated financial statements incorporate the financial statements of the Bank and entities controlled by the Bank and its subsidiaries. Control is achieved when the Bank :

- has power over the investee;
- is exposed, or has rights, to variable returns from its involvement with the investee; and
- has the ability to use its power to affect its returns.

The Bank reassesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control listed above.

When the Bank has less than a majority of the voting rights of an investee, it has power over the investee when the voting rights are sufficient to give it the practical ability to direct the relevant activities of the investee unilaterally. The Bank considers all relevant facts and circumstances in assessing whether or not the Bank's voting rights in an investee are sufficient to give it power, including :

- the size of the Bank's holding of voting rights relative to the size and dispersion of holdings of the other vote holders;
- potential voting rights held by the Bank, other vote holders or other parties;
- rights arising from other contractual arrangements; and
- any additional facts and circumstances that indicate that the Bank has, or does not have, the current ability to direct the relevant activities at the time that decisions need to be made, including voting patterns at previous shareholders' meetings.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (a) Basis of consolidation (cont'd)

#### (i) Subsidiaries and basis of consolidation (cont'd)

Consolidation of a subsidiary begins when the Bank obtains control over the subsidiary and ceases when the Bank loses control of the subsidiary. Specifically, income and expenses of a subsidiary acquired or disposed of during the year are included in profit or loss from the date the Bank gains control until the date when the Bank ceases to control the subsidiary.

Profit or loss and each component of other comprehensive income are attributed to the owners of the Bank and to the non-controlling interests. Total comprehensive income of subsidiaries is attributed to the owners of the Bank and to the non-controlling interests even if this results in the non-controlling interests having a deficit balance.

When necessary, adjustments are made to the financial statements of subsidiaries to bring their accounting policies into line with the Group's accounting policies.

All intra-group assets and liabilities, equity, income, expenses and cash flows relating to transactions between members of the Group are eliminated in full on consolidation.

#### Changes in the Group's ownership interests in subsidiaries

Changes in the Group's ownership interests in subsidiaries that do not result in the Group losing control are accounted for as equity transactions. The carrying amounts of the Group's interests and the non-controlling interests are adjusted to reflect the changes in their relative interests in the subsidiaries. Any difference between the amount by which the non-controlling interests are adjusted and the fair value of the consideration paid or received is recognised directly in equity and attributed to owners of the Bank.

When the Group loses control of a subsidiary, a gain or loss is recognised in profit or loss and is calculated as the difference between :

- (i) the aggregate of the fair value of the consideration received and the fair value of any retained interest, and
- (ii) the previous carrying amount of the assets (including goodwill), and liabilities of the subsidiary and any non-controlling interests.

All amounts previously recognised in other comprehensive income in relation to that subsidiary are accounted for as if the Group had directly disposed of the relevant assets or liabilities of the subsidiary (i.e. reclassified to profit or loss or transferred to another category of equity as specified/permitted by applicable MFRSs). The fair value of any investment retained in the former subsidiary at the date when control is lost is regarded as the fair value on initial recognition for subsequent accounting under MFRS 139 Financial Instruments : Recognition and Measurement or, when applicable, the cost on initial recognition of an investment in an associate.

#### Subsidiaries

Investment in subsidiaries which are eliminated on consolidation, are stated at cost less impairment losses, if any, in the Bank's separate financial statements.

#### (ii) Investments in associates

An associate is an entity over which the Group has significant influence. Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control or joint control over those policies.

The results and assets and liabilities of associates are incorporated in these consolidated financial statements using the equity method of accounting, except when the investment, or a portion thereof, is classified as held for sale, in which case it is accounted for in accordance with MFRS 5. Under the equity method, an investment in an associate is initially recognised in the consolidated statement of financial position at cost and adjusted thereafter to recognise the Group's share of the profit or loss and other comprehensive income of the associate. When the Group's share of losses of an associate exceeds the Group's interest in that associate (which includes any long-term interests that, in substance, form part of the Group's net investment in the associate), the Group discontinues recognising its share of further losses. Additional losses are recognised only to the extent that the Group has incurred legal or constructive obligations or made payments on behalf of the associate.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (a) Basis of consolidation (cont'd)

#### (ii) Investments in associates (cont'd)

An investment in an associate is accounted for using the equity method from the date on which the investee becomes an associate. On acquisition of the investment in an associate, any excess of the cost of the investment over the Group's share of the net fair value of the identifiable assets and liabilities of the investee is recognised as goodwill, which is included within the carrying amount of the investment. Any excess of the Group's share of the net fair value of the identifiable assets and liabilities over the cost of the investment, after reassessment, is recognised immediately in profit or loss in the period in which the investment is acquired.

The requirements of MFRS 139 are applied to determine whether it is necessary to recognise any impairment loss with respect to the Group's investment in an associate. When necessary, the entire carrying amount of the investment (including goodwill) is tested for impairment in accordance with MFRS 136 Impairment of Assets as a single asset by comparing its recoverable amount (higher of value in use and fair value less costs to sell) with its carrying amount. Any impairment loss recognised forms part of the carrying amount of the investment. Any reversal of that impairment loss is recognised in accordance with MFRS 136 to the extent that the recoverable amount of the investment subsequently increases.

The Group discontinues the use of the equity method from the date when the investment ceases to be an associate, or when the investment is classified as held for sale. When the Group retains an interest in the former associate and the retained interest is a financial asset, the Group measures the retained interest at fair value at that date and the fair value is regarded as its fair value on initial recognition in accordance with MFRS 139. The difference between the carrying amount of the associate at the date the equity method was discontinued, and the fair value of any retained interest and any proceeds from disposing of a part interest in the associate is included in the determination of the gain or loss on disposal of the associate. In addition, the Group accounts for all amounts previously recognised in other comprehensive income in relation to that associate on the same basis as would be required if that associate had directly disposed of the related assets or liabilities. Therefore, if a gain or loss previously recognised in other comprehensive income by that associate would be reclassified to profit or loss on the disposal of the related assets or liabilities, the Group reclassifies the gain or loss from equity to profit or loss (as a reclassification adjustment) when the equity method is discontinued.

The Group continues to use the equity method when an investment in an associate becomes an investment in a joint venture. There is no remeasurement to fair value upon such changes in ownership interests.

When the Group reduces its ownership interest in an associate but the Group continues to use the equity method, the Group reclassifies to profit or loss the proportion of the gain or loss that had previously been recognised in other comprehensive income relating to that reduction in ownership interest if that gain or loss would be reclassified to profit or loss on the disposal of the related assets or liabilities.

When a group entity transacts with an associate of the Group, profits and losses resulting from the transactions with the associate are recognised in the Group's consolidated financial statements only to the extent of the Group's interest in the associate that are not related to the Group.

### (b) Foreign currency transactions

Transactions in foreign currencies are translated to the respective functional currencies of Group entities at the exchange rates at the dates of the transactions.

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

Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are translated 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.

## Notes to the Financial Statements

### 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

#### (c) Interest and financing income and expense

For all financial instruments measured at amortised cost and interest/profit bearing financial assets classified as held-for-trading and available-for-sale, interest and financing income and expense are recognised under interest income, interest expense and net income for Islamic Banking business respectively in profit and loss using the effective interest/profit method.

The effective interest method is a method of calculating the amortised cost of a financial asset and liability and of allocating the interest/financing income or expense over the relevant period. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of financial instrument or a shorter period, where appropriate to the net carrying amount of the financial asset or liability. The calculation takes into account all contractual terms of the financial instrument but does not consider future credit losses. Significant fees and transaction costs integral to the effective interest rate as well as premium or discount are also considered.

For impaired financial assets where the value of the financial asset has been written down as a result of an impairment loss, interest/financing income continues to be recognised using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

#### (d) Fee and commission income and expense

Fee and commission income and expense that are integral to the effective interest/financing income rate on financial assets or liabilities are included in the measurement of the effective interest/financing income rate.

Other incidental fee and commission income, including account servicing fees, investment management fees, sales commission, placement fees and syndication fees, are recognised as the related services are performed. When a loan commitment is not expected to result in the draw-down of a loan, the related loan commitment fees are recognised on a straight-line basis over the commitment period.

Other fees relate mainly to transaction and service fees, which are expensed off as the services are rendered.

#### Wakalah fees, commission expenses and management expenses

In accordance with the principles of Wakalah, as approved by the Shariah Committee and agreed between the participant and the Takaful Operator, an agreed percentage of the gross contribution will be charged by the Takaful Operator on an upfront basis to the general takaful and family takaful funds as wakalah fees.

The wakalah fees charged by the Takaful Operator from the participant are used to pay all management expenses and commission expenses incurred by the Takaful Operator, which were incurred on behalf of the general takaful and family takaful funds. All management expenses are recognised in the Takaful Operator as incurred.

Commission expenses, which are costs directly incurred in securing contributions on takaful certificates are recognised in the Takaful Operator as incurred and properly allocated to the periods in which it is probable they give rise to income.

#### (e) Net trading income

Net trading income comprises gains less losses related to trading assets and liabilities, and includes all realised and unrealised fair value changes, interest and dividends.

#### (f) Dividend

Dividend income from subsidiaries, associates and other investments is recognised when the right to the shareholders to receive payment is established.

#### (g) Rental income

Rental income from investment property is recognised in profit or loss on a straight-line basis over the term of the lease. Lease incentives granted are recognised as an integral part of the total rental income, over the term of the lease. Rental income from subleased property is recognised as other income.



# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (h) Government grants

Government grants are not recognised until there is reasonable assurance that the Group and the Bank will comply with the conditions attaching to them and that the grants will be received.

Government grants are recognised in profit or loss on a systematic basis over the periods in which the Group and the Bank recognises as expenses the related costs for which the grants are intended to compensate. Specifically, government grants whose primary condition is that the Group and the Bank should purchase, construct or otherwise acquire non-current assets are recognised as deferred revenue in the statement of financial position and transferred to profit or loss on a systematic and rational basis over the useful lives of the related assets.

Government grants that are receivable as compensation for expenses or losses already incurred or for the purpose of giving immediate financial support to the Group and the Bank with no future related costs are recognised in profit or loss in the period in which they become receivable.

The benefit of a government loan at a below-market rate of interest is treated as a government grant, measured as the difference between proceeds received and the fair value of the loan based on prevailing market interest rates.

### (i) Taxation

Income tax expenses comprise tax currently payable and deferred tax. Current tax and deferred tax are recognised in profit or loss except to the extent that they are related to a business combination or items recognised directly in equity or other comprehensive income.

The tax currently payable is based on the taxable profit or loss for the year and it is calculated using tax rates that have been enacted or substantively enacted by the end of the reporting period.

Deferred tax is recognised on temporary differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profits. Deferred tax liability is generally recognised for all taxable temporary differences. Deferred tax is generally recognised for all deductible temporary differences; unused tax losses and unused tax credits to the extent that it is probable that taxable profits will be available against which those deductible temporary differences, unused tax losses and unused tax credits can be utilised. Such deferred tax assets and liabilities are not recognised if the temporary differences arise from goodwill or from 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 tax rates that are expected to apply in the period in which the liability is settled or the asset realised, based on the tax rates laws and that have been enacted or substantively enacted by the end of the reporting period. The measurement of deferred tax liabilities and assets reflects the tax consequence that would follow from the manner in which the Group and the Bank expect at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the assets to be recovered.

### (j) Financial instruments

#### (a) Recognition

A financial asset or a financial liability is recognised in the statements of financial position when, and only when the Group or the Bank become a party to the contractual provision of the instruments.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs, which are directly attributable to the acquisition or issuance of the financial instruments are added or deducted (other financial instruments at fair value through profit or loss).

#### (b) Derecognition

A financial asset or part of it is derecognised 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 substantial all risks or 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.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (j) Financial instruments (cont'd)

#### (b) Derecognition (cont'd)

A financial liability or a part of it is derecognised 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.

#### (c) Offsetting

Financial assets and liabilities are offset and the net amounts are presented in the statements of financial position only when the Group and the Bank have a legal right to set off the recognised amounts and intend either to settle on a net basis or to realise the assets and settle the liabilities simultaneously.

Income and expenses are presented on a net basis only when permitted under MFRSs, or for gains and losses arising from a group of similar transactions such as in the Group's and the Bank's trading activities.

#### (d) Effective interest method

The effective interest method is a method of calculating the amortised cost of a debt instrument, financial liability and of allocating interest income or expenses over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash receipts through the respected life of the financial assets or liability, or (where appropriate) a shorter period, to the net carrying amount on initial recognition.

#### (e) Identification and measurement of impairment value

At end of each reporting period, the Group and the Bank assess whether there is objective evidence that financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is (are) impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be reliably estimated.

Objective evidence that financial assets (including equity securities) are impaired can include significant financial difficulty of the borrower or issuer; default or delinquency by a borrower; restructuring of a loan or advance by the Group and the Bank on terms that the Group and the Bank would not otherwise consider; indications that a borrower or issuer will enter into bankruptcy; the disappearance of an active market for a security; or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group; or economic conditions that correlate with defaults in the group. In addition, for an investment in an equity security a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

#### (i) Loans, advances and financing

The Group and the Bank consider evidence of impairment for loans, advances and financing at collective level. All individually significant loans, advances and financing are assessed for specific impairment. If all individually significant loans, advances and financing are found not to be specifically impaired, they are then collectively assessed for any impairment that has been incurred but not yet identified.

Loans, advances and financing that are not individually significant are collectively assessed for impairment by grouping together loans, advances and financing with similar risk characteristics.

In assessing collective impairment, the Group and the Bank use statistical modeling of historical trends of the probability of default, timing of recoveries and amount of losses incurred, adjusted for management's judgement as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical modeling. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

The cumulative loss that is reclassified from other comprehensive income to profit or loss is the difference between the acquisition cost (net of any principal repayment and amortisation) and the current fair value (less any impairment loss previously recognised in profit or loss).

When a subsequent event causes the amount of impairment loss to decrease, the decrease in impairment loss is reversed through profit or loss.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (j) Financial instruments (cont'd)

#### (e) Identification and measurement of impairment value (cont'd)

##### (i) Loans, advances and financing (cont'd)

Impairment losses on assets carried at amortised cost are measured as the difference between the carrying amount of the financial asset and the present value of estimated future cash flows discounted at the asset's original effective interest rate. Impairment losses are recognised in profit or loss and reflected in an allowance account against loans, advances and financing. Interest on impaired assets continues to be recognised through the unwinding of the discount.

Changes in impairment provisions attributable to time value are reflected as a component of interest/financing income.

The loans, advances and financing are classified as impaired when principal or interest or both are past due for 90 days or more or where loans in arrears for less than that exhibit indications of credit weakness. The Group and the Bank write off certain loans, advances and financing when they are determined to be uncollectible.

To further strengthen buffers against potential credit losses, the Group and the Bank have maintained, in aggregate, the collective impairment provisions and regulatory reserves at minimum rate of 1.2% of total outstanding loans/financing (excluding loans/financing with an explicit guarantee from the Federal Government of Malaysia), net of individual impairment provisions as required by BNM via reference letter JDKP/8808/13/05/01 issued on 4 February 2014.

##### (ii) Investment securities held-to-maturity

For securities carried at amortised cost in which there is objective evidence of impairment, impairment loss is measured as the difference between the securities carrying amount and the present value of the estimated future cash flows discounted at the securities original effective interest rate. The amount of the impairment loss is recognised in profit or loss. Interest on impaired investment securities held-to-maturity continues to be recognised through the unwinding of the discount.

Subsequent reversal in the impairment loss is recognised when the decrease can be objectively related to an event occurring after the impairment was recognised, to the extent that the securities' carrying amount does not exceed its amortised cost if no impairment had been recognised. The reversal is recognised in profit or loss.

For securities carried at cost, impairment loss is measured as the difference between the securities' carrying amount and the present value of estimated future cash flows discounted at the current market rate of return for similar securities. The amount of impairment loss is recognised in profit or loss and such impairment losses are not reversed subsequent to its recognition. The Group and the Bank write off certain investment securities held-to-maturity when they are determined to be uncollectible.

##### (iii) Investment securities available-for-sale

For investment securities available-for-sale in which there is objective evidence of impairment, the cumulative impairment loss that had been recognised directly in equity shall be transferred from equity to profit or loss, even though the securities have not been derecognised. The cumulative impairment loss is measured as the difference between the acquisition cost (net of any principal repayment and amortisation) and the current fair value (less any impairment loss previously recognised in profit or loss).

Impairment losses on investments in equity instruments classified as available-for-sale are not reversed subsequent to its recognition. Reversals of impairment losses on debt instruments classified as available-for-sale are recognised in profit or loss if the increase in the fair value can be objectively related to an event occurring after the recognition of the impairment loss in profit or loss.

Impairment losses on available-for-sale investment securities are recognised by transferring the cumulative loss that has been recognised in other comprehensive income to profit or loss as a reclassification adjustment. When a subsequent event causes the amount of impairment loss to decrease, the decrease in impairment loss is reversed through profit or loss.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (j) Financial instruments (cont'd)

#### (e) Identification and measurement of impairment value (cont'd)

##### (iii) Investment securities available-for-sale (cont'd)

If in a subsequent period the fair value of an impaired available-for-sale debt security increases and the increase can be objectively related to an event occurring after the impairment loss was recognised in profit or loss, the impairment loss is reversed, with the amount of the reversal recognised in profit or loss. However, any subsequent recovery in the fair value of an impaired available-for-sale equity security is recognised in other comprehensive income. The Group and the Bank write off certain investment securities available-for-sale when they are determined to be uncollectible.

#### (f) Designation at fair value through profit or loss

The Group and the Bank have designated financial assets and liabilities at fair value through profit or loss in the following circumstances :

- i) The assets or liabilities are managed, evaluated and reported internally on a fair value basis.
- ii) The designation eliminates or significantly reduces an accounting mismatch which would otherwise arise.
- iii) The asset or liability contains an embedded derivative that significantly modifies the cash flow that would otherwise be required under the contract.

Note 33 sets out the amount of each class of financial asset or liability that has been designated at fair value through profit or loss. A description of the basis for each designation is set out in the note for the relevant asset or liability class.

#### (g) Impairment of non financial assets and liabilities

The carrying amount for the non financial assets and liabilities of the Group and the Bank are reviewed at end of each reporting period to determine whether there are any indications of impairment. If any such indications exist, the assets recoverable amount is estimated and an impairment loss is recognised in profit or loss of the Group and the Bank.

The policies on impairment of non financial assets and liabilities are summarised as follows :

##### Other assets

Other assets such as property, plant and equipment, investments in subsidiaries and associates are reviewed for objective indications of impairment at end of each reporting period or whenever there is any indication that these assets may be impaired. Where such indications exist, impairment loss is determined as the excess of the asset's carrying value over its recoverable amount (greater of value in use or fair value less costs to sell) and is recognised in profit or loss. Any reversal of an impairment loss for these assets is recognised in profit or loss. The carrying amount is increased to its revised recoverable amount, provided that the amount does not exceed the carrying amount that would have been determined (net of amortisation or depreciation) had no impairment loss been recognised for the asset in prior years.

#### (k) Cash and cash equivalents

Cash and cash equivalents include cash, bank balances and deposit at banks and other financial institutions.

#### (l) Trading assets and liabilities

Trading assets and liabilities are those assets and liabilities that the Group and the Bank acquire or incur principally for the purpose of selling or repurchasing in the near term or hold as part of a portfolio that is managed together for short-term profit or position taking.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (l) Trading assets and liabilities (cont'd)

Trading assets and liabilities are initially recognised and subsequently measured at fair value in the statement of financial position, with transaction costs recognised in profit or loss. All changes in fair value are recognised as part of net trading income in profit or loss. Trading assets and liabilities are not reclassified subsequent to their initial recognition, except that non-derivative trading assets, other than those designated at fair value through profit or loss upon initial recognition, may be reclassified out of the fair value through profit or loss (i.e., trading) category if they are no longer held for the purpose of being sold or repurchased in the near term and the following conditions are met :

- i) If the financial asset would have met the definition of loans, advances and financing and receivables (if the financial asset had not been required to be classified as held-for-trading at initial recognition), then it may be reclassified if the Group and the Bank have the intention and ability to hold the financial asset for the foreseeable future or until maturity.
- ii) If the financial asset would not have met the definition of loans and receivables, then it may be reclassified out of the trading category only in 'rare circumstances'.

### (m) Loans, advances and financing

Loans, advances and financing are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and which the Group and the Bank do not intend to sell immediately or in the near term.

When the Group and the Bank are the lessor in a lease agreement that transfers substantially all of the risks and rewards incidental to ownership of the asset to the lessee, the agreement is classified as a finance lease and a receivable equal to the net investment in the lease is recognised and presented within loans and advances.

When the Group and the Bank purchase a financial asset and simultaneously enter into an agreement to resell the asset (or a substantially similar asset) at a fixed price on a future date (reverse repo or stock borrowing), the arrangement is accounted for as a loan or advance, and the underlying asset is not recognised in the Group's and the Bank's financial statements.

Loans and advances are initially measured at fair value plus incremental direct transaction costs and subsequently measured at amortised cost using the effective interest method, except when the Group and the Bank choose to carry the loans and advances at fair value through profit or loss as described in Note 2(j).

### (n) Investment securities

Investment securities are initially measured at fair value plus, in case of investment securities not at fair value through profit or loss, incremental direct transaction costs and subsequently accounted for depending on their classification as either held-to-maturity, fair value through profit or loss or available-for-sale.

Investments in securities of the Group and the Bank are classified according to the following categories depending on the purpose for which the securities were acquired.

#### (i) Held-to-maturity

Held-to-maturity investments are non-derivative assets with fixed or determinable payments and fixed maturity that the Group and the Bank have positive intent and ability to hold to maturity, and which are not designated as at fair value through profit or loss or as available-for-sale.

Held-to-maturity investments are carried at amortised cost using the effective interest method. A sale or reclassification of a more than insignificant amount of held-to-maturity investments would result in the reclassification of all held-to-maturity investments as available-for-sale, and would prevent the Group and the Bank from classifying investment securities as held-to-maturity for the current and the following two financial years. However, sales and reclassifications in any of the following circumstances would not trigger a reclassification :

- a) Sales or reclassifications that are so close to maturity that changes in the market rate of interest would not have a significant effect on the financial asset's fair value.
- b) Sales or reclassification after the Group and the Bank have collected substantially all of the asset's original principal.
- c) Sales or reclassifications attributable to non-recurring isolated events beyond the Group's and the Bank's control that could not have been reasonably anticipated.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (n) Investment securities (cont'd)

#### (i) Held-to-maturity (cont'd)

Securities held-to-maturity are financial assets with fixed or determinable payments and fixed maturity that the Group and the Bank have the positive intent and ability to hold to maturity. Unquoted shares in organisations set up for socio-economic purposes and equity instruments received as a result of loan restructuring or loan conversion which do not have a quoted market price in an active market and whose fair value cannot be reliably measured are also classified as securities held-to-maturity.

Security held-to-maturity are measured at accreted/amortised cost based on the effective yield method, net of impairment, if any. Amortisation of premium, accretion of discount and impairment as well as gain or loss arising from derecognition of securities held-to-maturity are recognised in profit or loss.

Any sale or reclassification of a significant amount of securities held-to-maturity not close to their maturity would result in the reclassification of all securities held-to-maturity to securities available-for-sale and prevent the Group and the Bank from classifying the similar class of securities as securities held-to-maturity for the current and following two financial years.

#### (ii) Fair value through profit or loss

The Group and the Bank designate some investment securities at fair value, with fair value changes recognised immediately in profit or loss as described in accounting policy.

Securities are classified as held-for-trading if these financial assets are acquired principally for the purpose of benefiting from actual or expected short-term price movement or to lock in arbitrage profits. Securities held-for-trading are stated at fair value and any gain or loss arising from a change in their fair values and the derecognition of securities held-for-trading are recognised in profit or loss. Fair value of quoted securities obtained from bid-market price.

#### (iii) Available-for-sale

Available-for-sale securities are non-derivative investments that are designated as available-for-sale or are not classified as another category of financial assets. Unquoted equity securities whose fair value cannot reliably be measured are carried at cost. All other available-for-sale securities are carried at fair value.

Interest income is recognised in profit or loss using the effective interest method. Dividend income is recognised in profit or loss when the Group and the Bank become entitled to the dividend. Gains or losses on available-for-sale debt security investments are recognised in profit or loss.

Other fair value changes are recognised in other comprehensive income until the investment is sold or impaired, whereupon the cumulative gains and losses previously recognised in other comprehensive income are reclassified to profit or loss as a reclassification adjustment.

A non-derivative financial asset may be reclassified from the available-for-sale category to loans and receivables category if it otherwise would have met the definition of loans and receivables and if the Group and the Bank have the intention and ability to hold that financial asset for the foreseeable future or until maturity.

Any gain or loss arising from changes in fair value are recognised directly in equity through the statement of changes in equity, until the financial asset is sold, collected, disposed of or impaired, at which time the cumulative gain or loss previously recognised in equity will be transferred to profit or loss.

### (o) Provisions

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

Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and, the risks specific to the liability. The unwinding of the discount is recognised as finance cost.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (o) Provisions (cont'd)

#### Onerous contracts

A provision for onerous contracts is recognised when the expected benefits to be derived by the Group and the Bank from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured at the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract. Before a provision is established, the Group and the Bank recognise any impairment loss on the assets associated with that contract.

#### Provision for wakalah fee

A provision for wakalah fee is made to record certain future expected losses to the shareholders' fund arising from servicing of individual policy contracts with participants.

#### (i) Single contribution products

Provision is estimated based on actuarial present value of future maintenance expenses.

#### (ii) Other products

The provision is estimated based on discounted future net cash flows to the shareholders' fund using an actuarial method consistent with that used for non unit reversing in a conventional life insurer called sterling reserves methodology.

Assumptions used are consistent with that used in the valuation of tabarru' fund and the Takaful Operator's expense assumptions are based on the Takaful Operator's expenses study.

#### Profit equalisation reserve ('PER') for the Islamic Banking Scheme ('IBS')

The profit equalisation reserve of the investment holder is to be classified as liability and recognised at cost and subsequent apportionments will be recognised in profit or loss.

The profit equalisation reserve of the Group and the Bank is to be classified as a separate reserve in equity and subsequent apportionment from and distributions to retained earnings will be treated as transfers between reserves.

The release of PER must not be presented as an increase in the income in the financial statements but shall be an outflow of funds arising from the settlement of obligation to the investment account holder.

### (p) Contingencies

#### (i) Contingent liabilities

Where it is not probable that an outflow of economic benefits will be required, or the amount cannot be reliably estimated, 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.

Where the Group or the Bank enters into financial guarantee contracts to guarantee the indebtedness of others within its group, the Group or the Bank considers these to be insurance arrangements, and accounts for them as such. In this respect, the Bank treats the guarantee contract as a contingent liability until such time as it becomes probable that the Group or the Bank will be required to make a payment under the guarantee.

#### (ii) Contingent assets

Where it is not probable that there is an inflow of economic benefits, or the amount cannot be reliably estimated, 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.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (q) Other receivables

Other receivables are initially recognised at their cost when the contractual right to receive cash or another financial asset from another entity is established.

Subsequent to initial recognition, receivables are measured at cost less allowance for impairment.

Receivables are not held for the purpose of trading.

Known bad debts for Takaful business are written off and specific allowances are made for any outstanding premiums or reinsurance balances, which remain outstanding for more than 90 days or 3 months from the date on which they become receivable, and for all debts which are considered impaired.

### (r) Property, plant and equipment

#### (i) Recognition and measurement

Items of property, plant and equipment are measured at cost less accumulated depreciation and impairment losses. Cost includes expenditures that are directly attributable to the acquisition of the asset. The cost of self-constructed assets includes the cost of materials and direct labour, any other costs directly attributable in 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. Purchased software that is integral to the functionality of the related equipment is capitalised as part of that equipment.

At the end of the financial year, when the property, plant and equipment have been fully depreciated in accordance with their useful lives but continue to generate economic benefits, the property, plant and equipment are valued at fair value.

When significant parts of an item of property, plant and equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment. Inclusive in property, plant and equipment are the recognised finance lease if any as at the date of the statements of financial position of the Group and the Bank.

#### (ii) Reclassification to investment property

When the use of a property changes from owner-occupied to investment property, the property is measured at cost and reclassified as investment property.

#### (iii) Subsequent costs

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

#### (iv) Depreciation

Depreciation is recognised in profit or loss on a straight-line basis over the estimated useful lives of each part of an item of property, plant and equipment. Leased assets are depreciated over the shorter of the lease term and their useful lives. Freehold land is not depreciated. Property, plant and equipment under construction are not depreciated until the assets are ready for their intended use.

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

• buildings	50 years
• plant and equipment	5 - 7 years
• fixtures and fittings	5 - 7 years
• major components	25 - 30 years
• motor vehicles	5 - 7 years
• renovations	7 years

The depreciable amount is determined after deducting the residual value. Depreciation methods, useful lives and residual values are reassessed at the end of each reporting period.



## Notes to the Financial Statements

### 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

#### (r) Property, plant and equipment (cont'd)

##### (iv) Depreciation (cont'd)

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the assets and is recognised in profit or loss.

#### (s) Investment property

Investment properties are properties which are owned or held under a leasehold interest to earn rental income or for capital appreciation or for both. These include land held for a currently undetermined future use. Properties that are occupied by the companies in the Group are accounted for as owner-occupied rather than as investment properties.

Investment properties are measured at cost less accumulated depreciation and impairment losses, consistent with the accounting policy for property, plant and equipment as stated in the accounting policy notes.

Depreciation is charged to profit or loss on a straight-line basis over the estimated useful lives of 25 to 50 years.

#### (t) Leasehold land / Prepaid lease payments

Leasehold land that normally has an indefinite economic life and title and is not expected to pass to the lessee by the end of the lease term is treated as an operating lease. The upfront payment made on entering into or acquiring a leasehold land is accounted for as prepaid lease payments, are amortised over the lease term in accordance with the pattern of benefits provided except for leasehold land classified as investment property.

#### (u) Deposits from customers

Deposits from customers are measured at placement values and adjusted for accrued interest.

#### (v) Interest, financing and related expense recognition

Interest expense and attributable profit (on activities relating to SPI business) on deposits and borrowings of the Group and the Bank are recognised using the effective interest method.

#### (w) Employee benefits

##### (i) Short term 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 if the Group and the Bank have 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 reliably estimated.

##### (ii) State plans

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

##### (iii) Defined benefit plans

The Group and the Bank operate an unfunded non-contributory defined benefit scheme for its eligible employees. Under the scheme, retired employees are entitled for reimbursement of certain medical charges incurred during post-retirement period. Provision for retirement benefits is made based on an actuarial valuation carried out at the end of each reporting period by a government actuary using the "Projected Unit Credit" method. The latest actuarial valuation was undertaken on 31 December 2013.

Remeasurement, comprising actuarial gains and losses, the effect of the changes to the asset ceiling (if applicable) and the return on plan assets (excluding interest), is reflected immediately in the statement of financial position with a charge or credit recognised in other comprehensive income in the period in which they occur.

# Notes to the Financial Statements

## 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

### (w) Employee benefits (cont'd)

#### (iii) Defined benefit plans (cont'd)

Remeasurement recognised in other comprehensive income is reflected immediately in retained earnings and will not be reclassified to profit or loss. Past service cost is recognised in profit or loss in the period of a plan amendment. Net interest is calculated by applying the discount rate at the beginning of the period to the net defined benefit liability or asset. Defined benefit costs are categorised as follows :

- (i) Service cost (including current service cost, past service cost, as well as gains and losses on curtailments and settlements);
- (ii) Net interest expense or income; and
- (iii) Remeasurement.

The Group and the Bank present the first two components of defined benefit costs in profit or loss in staff costs.

The retirement benefit obligation recognised in the statement of financial position represents the actual deficit or surplus in the Group's and the Bank's defined benefit plans. Any surplus resulting from this calculation is limited to the present value of any economic benefits available in the form of refunds and reductions in future contributions to the plan.

A liability for a termination benefit is recognised at the earlier of when the entity can no longer withdraw the offer of the termination benefit and when the entity recognises any related restructuring costs.

#### (iv) Termination benefits

Termination benefits are recognised as an expense when the Group and the Bank are committed demonstrably, without realistic possibility of withdrawal, to a formal detailed plan to either terminate employment before the normal retirement date, or to provide termination benefits as a result of an offer made to encourage voluntary redundancy. Termination benefits for voluntary redundancies are recognised if the Group and the Bank have made an offer of voluntary redundancy, it is probable that the offer will be accepted, and the number of acceptances can be estimated. Benefits that are payable more than 12 months after the financial period are discounted to their present value.

### (x) General takaful fund

The general takaful underwriting results are determined for each class of business after taking into account retakaful, unearned contributions and claims incurred.

#### (i) Contribution income

Contributions are recognised in a financial year in respect of risks assumed during that particular financial year based on the inception date. Outward retakaful contributions are recognised in the same accounting year as the original certificate to which the retakaful relates.

#### (ii) Unearned contributions reserves

The unearned contribution reserves ("UCR") represent the portion of the net contributions of takaful certificates written that relate to the unexpired periods of the certificates at the end of the financial year.

In determining the UCR at the reporting date, the method that most accurately reflects the actual unearned contributions is used based on 1/365th method for all general takaful business within Malaysia. This is reduced by deductions as a corresponding percentage of accounted gross direct refundable business commissions but not exceeding limits specified by Bank Negara Malaysia.

At each reporting date, the Group reviews its unexpired risks and a liability adequacy test is performed to determine whether there is any overall excess of expected claims over unearned contributions. This calculation uses current estimates of future contractual cash flows (taking into consideration current loss ratios) after taking account of the investment return expected to arise on assets relating to the relevant general takaful technical provisions. If these estimates show that the carrying amount of the unearned contributions less related deferred acquisition costs is inadequate, the deficiency is recognised in profit or loss by setting up a provision for liability adequacy.

## Notes to the Financial Statements

### 2. SIGNIFICANT ACCOUNTING POLICIES (cont'd)

#### (x) General takaful fund (cont'd)

##### (iii) Provision for outstanding claims

A liability for outstanding claims is recognised in respect of direct takaful business. The amount of outstanding claims is the best estimate of the expenditure required together with related expenses less recoveries, if any, to settle the present obligation at the reporting date.

Provision is also made for the cost of claims, together with related expenses, incurred but not reported ("IBNR") at reporting date, using a mathematical method of estimation by a qualified actuary of the Group.

#### (y) Family takaful fund

The Family takaful fund is maintained in accordance with the requirements of the Takaful Act, 1984 (repealed on 30 June 2013) and Islamic Financial Services Act, 2013 (effective on 30 June 2013), and includes actuarial liabilities, seed money (where applicable) and participants account.

The participants account consists of the accumulated surplus attributable to the participants determined by the annual actuarial valuation of the Family takaful fund's unallocated surplus by a qualified actuary of the Group, net asset value attributable to unitholders and other reserves, as applicable. Any actuarial deficit in the Family takaful fund will be made good by the Takaful Operator via a benevolent loan or Qard. Surplus distributable to participants is determined after deducting claims/benefits paid and payable, retakaful, provisions, reserves, commissions, management expenses, as well as repayment of Qard, if any, and distributed in accordance with the terms and conditions prescribed by the Shariah Committee of the Group.

##### (i) Contribution income

Contribution is recognised as soon as the amount of the contribution can be reliably measured.

##### Investment-linked business

First contribution income is recognised on the assumption of risk and subsequent contributions are recognised on a cash basis. Subsequent risk is assumed based on sufficiency of units of the participant.

##### Non-linked business

First contribution income is recognised from inception date and subsequent contribution is recognised when it is due. At the end of the reporting period, all due contributions are accounted for to the extent that they can be reliably measured.

##### (ii) Investment-linked business

Investments of investment-linked business are measured at their fair values. Any increase or decrease in value of these investments is taken into profit or loss.

##### (iii) Provision for outstanding claims

Claims and settlement costs that are incurred during the financial period are recognised when a claimable event occurs and/or the Group is notified.

Claims and provisions for claims arising from family takaful certificates, including settlement costs less retakaful recoveries, are accounted for using the case basis method and for this purpose, the benefits payable under family takaful certificate are recognised as follows :

- a) Maturity or other takaful certificate benefit payments due on specified dates are treated as claims payable on the due dates.
- b) Death, surrender and other benefits without due dates are treated as claims payable on the date of receipt of intimation of death of the participant or occurrence of contingency covered.

## Notes to the Financial Statements

### 3. CASH AND SHORT-TERM FUNDS

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Cash and bank balances with licensed banks and other financial institutions	684,206	463,314	625,384	423,447
Money at call and deposit placements maturing within one month	1,717,770	964,463	1,692,660	915,480
	<b>2,401,976</b>	<b>1,427,777</b>	<b>2,318,044</b>	<b>1,338,927</b>

### 4. INVESTMENT SECURITIES

	NOTE	GROUP		BANK	
		2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Investment securities through profit or loss	4 (a)	140,974	99,996	8,009	8,703
Investment securities held-to-maturity	4 (b)	8,427,010	8,151,054	8,427,010	8,151,054
Investment securities available-for-sale	4 (c)	1,525,887	1,123,794	1,525,887	1,123,794
		<b>10,093,871</b>	<b>9,374,844</b>	<b>9,960,906</b>	<b>9,283,551</b>

#### (a) Investment securities through profit or loss

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<u>Money market instruments :</u>				
Malaysian Government Securities	18,472	6,507	–	–
	<b>18,472</b>	<b>6,507</b>	<b>–</b>	<b>–</b>
<u>Quoted securities in Malaysia :</u>				
Shares	8,009	8,703	8,009	8,703
	<b>8,009</b>	<b>8,703</b>	<b>8,009</b>	<b>8,703</b>
<u>Unquoted securities in Malaysia :</u>				
Islamic Debt Securities	114,493	84,786	–	–
	<b>114,493</b>	<b>84,786</b>	<b>–</b>	<b>–</b>
	<b>140,974</b>	<b>99,996</b>	<b>8,009</b>	<b>8,703</b>

#### At fair value through profit or loss

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Government bonds	18,472	6,507	–	–
Corporate bonds	114,493	84,786	–	–
Shares	8,009	8,703	8,009	8,703
Investment securities held-for-trading	<b>140,974</b>	<b>99,996</b>	<b>8,009</b>	<b>8,703</b>

## Notes to the Financial Statements

### 4. INVESTMENT SECURITIES (cont'd)

#### (b) Investment securities held-to-maturity

	GROUP/BANK	
	2013	2012
	RM'000	RM'000
<u>Money market instruments (Long-term) :</u>		
Malaysian Government Securities	2,647,256	3,396,727
Malaysian Government Investment Issues	2,947,746	2,807,136
Sukuk	139,622	–
Government Guaranteed Bonds	1,635,290	1,024,621
Khazanah Bonds	567,294	404,584
	<b>7,937,208</b>	<b>7,633,068</b>
<u>Unquoted securities in Malaysia :</u>		
Private Debt Securities	79,877	84,934
Islamic Debt Securities	370,756	419,328
	<b>450,633</b>	<b>504,262</b>
Add : Net amortisation of premiums less accretion of discounts	39,169	13,724
	<b>8,427,010</b>	<b>8,151,054</b>

#### At amortised cost

	GROUP/BANK	
	2013	2012
	RM'000	RM'000
Government bonds	7,979,827	7,656,913
Corporate bonds	447,183	494,141
Investment securities held-to-maturity	<b>8,427,010</b>	<b>8,151,054</b>

#### Maturity structure for securities held-to-maturity

	GROUP/BANK	
	2013	2012
	RM'000	RM'000
More than one year	7,715,219	7,123,801
Maturity within one year	711,791	1,027,253
	<b>8,427,010</b>	<b>8,151,054</b>

## Notes to the Financial Statements

### 4. INVESTMENT SECURITIES (cont'd)

#### (c) Investment securities available-for-sale

	GROUP/BANK	
	2013	2012
	RM'000	RM'000
<u>Money market instruments :</u>		
Malaysian Government Securities	494,765	246,535
Sukuk	150,184	30,165
Government Guaranteed Bonds	20,000	20,000
Malaysian Government Investment Issues	691,868	649,168
	<b>1,356,817</b>	945,868
<u>Unquoted securities in Malaysia :</u>		
Shares	380	380
	<b>380</b>	380
Less : Net amortisation of premiums less accretion of discounts	(5,165)	(3,383)
Less : Accumulated impairment losses unquoted securities in Malaysia	(380)	(380)
Fair value gain/(loss)	(51,356)	(412)
	<b>1,300,296</b>	942,073
<u>Quoted securities in Malaysia :</u>		
Shares	131,256	87,981
Unit Trust investment	146,621	146,621
	<b>277,877</b>	234,602
Less : Accumulated impairment losses quoted shares and Unit Trust investment in Malaysia	(47,887)	(47,887)
Fair value gain/(loss)	(4,399)	(4,994)
	<b>225,591</b>	181,721
	<b>1,525,887</b>	1,123,794

#### At fair value

	GROUP/BANK	
	2013	2012
	RM'000	RM'000
Investment debt securities	1,300,296	942,073
Equity securities at fair value	225,591	181,721
Securities available-for-sale	<b>1,525,887</b>	1,123,794

#### Maturity structure for securities available-for-sale

	GROUP/BANK	
	2013	2012
	RM'000	RM'000
Maturity within one year	1,300,296	942,073
No maturity period	225,591	181,721
	<b>1,525,887</b>	1,123,794

## Notes to the Financial Statements

### 5. LOANS, ADVANCES AND FINANCING

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Loans, advances and financing at amortised cost	<b>16,872,280</b>	13,881,562

The following are the detailed breakdown of loans, advances and financing with fair value.

	GROUP/BANK		
	GROSS AMOUNT 2013 RM'000	IMPAIRMENT LOSS 2013 RM'000	CARRYING AMOUNT 2013 RM'000
<b>Loans, advances and financing at amortised cost</b>			
Housing loans/financing	5,003,160	(146,557)	4,856,603
Personal loans/financing	11,147,490	(147,850)	10,999,640
Staff loans/financing	108,495	(194)	108,301
Hire purchase receivables	182,698	(3,340)	179,358
Micro credit	1,434	(16)	1,418
Micro finance	445,822	(77,662)	368,160
Credit/charge cards	257,835	(13,511)	244,324
Other term loans/financing	112,726	(493)	112,233
Revolving credit	19,083	(16,840)	2,243
	<b>17,278,743</b>	<b>(406,463)</b>	<b>16,872,280</b>

	GROUP/BANK		
	GROSS AMOUNT 2012 RM'000	IMPAIRMENT LOSS 2012 RM'000	CARRYING AMOUNT 2012 RM'000
<b>Loans, advances and financing at amortised cost</b>			
Housing loans/financing	3,806,343	(135,725)	3,670,618
Personal loans/financing	9,526,262	(179,969)	9,346,293
Staff loans/financing	116,207	(1,186)	115,021
Hire purchase receivables	121,473	(6,571)	114,902
Micro credit	1,626	(118)	1,508
Micro finance	373,615	(39,237)	334,378
Credit/charge cards	182,694	(2,579)	180,115
Other term loans/financing	120,442	(4,925)	115,517
Revolving credit	23,261	(20,051)	3,210
	<b>14,271,923</b>	<b>(390,361)</b>	<b>13,881,562</b>

## Notes to the Financial Statements

### 5. LOANS, ADVANCES AND FINANCING (cont'd)

#### (a) Loans, advances and financing by type

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Term loans/financing		
Housing loans/financing	11,424,761	6,721,147
Personal loans/financing	17,313,126	15,282,439
Hire purchase receivables	209,757	141,043
Other term loans/financing*	113,808	122,371
Micro credit	1,434	1,626
Micro finance	523,366	433,878
Staff loans/financing	111,707	119,052
Credit/Charge cards	257,835	182,694
Revolving credit	19,561	24,832
Less : Unearned interest/income	(12,696,612)	(8,757,159)
Gross loans, advances and financing	17,278,743	14,271,923
Less : Allowance for impairment losses on loans, advances and financing collective impairment	(406,463)	(390,361)
Total net loans, advances and financing	16,872,280	13,881,562

\* Included in the Bank's term loans is a subordinated term loan given to BSNC Corporation (M) Berhad, an associate company, amounting to RM150 million whereby settlement has been made for RM90 million through a transfer of 45 million units of Affin Holdings Berhad shares at RM2 per unit in year 2005. The repayment of the balance amounting to RM33 million has been restructured in the financial year 2008 with payments due on a quarterly basis at the yearly rest of 2% per annum and the last payment is due on December 2033. The carrying amount of the term loan is RM23.89 million as at 31 December 2013 (2012: RM24.95 million).

#### (b) Loans, advances and financing by type of customers

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Domestic non-bank financial institutions		
Co-operative	19,083	23,261
Domestic business enterprises		
Subordinate	23,891	24,951
Corporate	85,706	92,244
Individuals	17,150,063	14,131,467
	17,278,743	14,271,923



## Notes to the Financial Statements

### 5. LOANS, ADVANCES AND FINANCING (cont'd)

#### (c) Loans, advances and financing by interest/profit rate sensitivity

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Fixed rate :		
Housing loans/financing	957,600	1,020,282
Hire purchase receivables	182,722	121,485
Micro credit	1,434	1,626
Micro finance	445,822	373,615
Other fixed rate loan/financing	11,537,628	9,840,179
Variable rate :		
Base lending rate-plus	4,045,560	2,786,061
Cost-plus	107,977	128,675
	<b>17,278,743</b>	<b>14,271,923</b>

#### (d) Loans, advances and financing by sector

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Purchase of residential property	5,084,236	3,889,587
Finance, insurance and business services	111,840	120,405
Purchase of securities	995	1,070
Purchase of transport vehicles	277,261	233,366
Consumer durables	2,033	2,076
Consumption credit	11,097,287	9,467,484
Credit cards	257,835	182,694
Micro credit	1,434	1,626
Micro finance	445,822	373,615
	<b>17,278,743</b>	<b>14,271,923</b>

#### (e) Loans, advances and financing spread by geographical area

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Kedah/Perlis	1,103,732	883,084
Penang	1,006,151	804,940
Perak	1,453,945	1,144,300
Selangor	2,264,384	1,811,686
Kuala Lumpur	2,865,665	2,733,994
Malacca	1,104,740	881,527
Negeri Sembilan	894,344	705,855
Johore	1,713,103	1,337,583
Pahang	872,812	732,071
Kelantan	1,077,880	894,133
Terengganu	882,668	704,866
Sarawak	882,036	712,166
Sabah	1,157,283	925,718
	<b>17,278,743</b>	<b>14,271,923</b>

## Notes to the Financial Statements

### 5. LOANS, ADVANCES AND FINANCING (cont'd)

#### (f) Loans, advances and financing by residual contractual maturity

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Maturity within one year	467,234	564,890
More than one year to three years	552,350	383,033
More than three years to five years	1,064,699	989,209
More than five years	15,194,460	12,334,791
	<b>17,278,743</b>	<b>14,271,923</b>

### 6. IMPAIRED LOANS, ADVANCES AND FINANCING

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

	GROUP/BANK	
	2013 RM'000	2012 RM'000
As at 1 January	463,917	479,561
Classified as impaired during the year	271,997	401,901
Reclassified as non impaired during the year		
Reimbursement on micro credit loan	–	20
Others	(247,210)	(322,584)
Amount written off	(43,565)	(94,981)
At end of year	<b>445,139</b>	<b>463,917</b>
Ratio of impaired loans/financing to gross loans/financing	<b>2.58%</b>	<b>3.25%</b>

#### (b) Impaired loans, advances and financing by sector

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Finance, insurance and business services	17,292	15,528
Purchase of residential property	214,032	222,350
Purchase of securities	931	1,007
Purchase of transport vehicles	2,947	32,240
Consumption credit	130,276	127,658
Consumer durables	1,990	2,070
Micro finance	67,332	57,914
Micro credit	81	271
Credit cards	10,258	4,879
	<b>445,139</b>	<b>463,917</b>

## Notes to the Financial Statements

### 6. IMPAIRED LOANS, ADVANCES AND FINANCING (cont'd)

#### (c) Movement in allowance of impairment for bad and doubtful debts

	GROUP/BANK	
	2013 RM'000	2012 RM'000
<b>Collective impairment</b>		
As at 1 January	390,361	455,865
Impairment losses recognised (Note 28)	405,466	163,425
Amount written back in respect of recoveries (Note 28)	(389,364)	(228,929)
At end of year	406,463	390,361
Portfolio impairment allowance as % of gross loans, advances and financing	2.35%	2.74%
Portfolio impairment allowance (inclusive of regulatory reserve of RM131.28 million as at 31.12.2013) as % of gross loans, advances and financing	3.11%	2.74%

#### Movement in allowance of impairment by loans, advances and financing type

##### GROUP/BANK

	Amount			
	At 1 January 2013 RM'000	Allowance made RM'000 (Note 28)	written back in respect of recoveries RM'000 (Note 28)	At 31 December 2013 RM'000
<b>2013</b>				
<b>Collective impairment</b>				
Housing loans/financing	135,725	113,112	(102,280)	146,557
Personal loans/financing	179,969	216,790	(248,909)	147,850
Staff loans/financing	1,186	1,523	(2,515)	194
Hire purchase receivables	6,571	3,297	(6,528)	3,340
Micro credit	118	18	(120)	16
Micro finance	39,237	53,020	(14,595)	77,662
Credit/Charge cards	2,579	14,993	(4,061)	13,511
Other term loans/financing	4,925	2,665	(7,097)	493
Revolving credit	20,051	48	(3,259)	16,840
	390,361	405,466	(389,364)	406,463

## Notes to the Financial Statements

### 6. IMPAIRED LOANS, ADVANCES AND FINANCING (cont'd)

#### (c) Movement in allowance of impairment for bad and doubtful debts (cont'd)

##### Movement in allowance of impairment by loans, advances and financing type (cont'd)

##### GROUP/BANK

	At 1 January 2012 RM'000	Allowance made RM'000 (Note 28)	Amount written back in respect of recoveries RM'000 (Note 28)	At 31 December 2012 RM'000
<b>2012</b>				
<b>Collective impairment</b>				
Housing loans/financing	238,886	82,417	(185,578)	135,725
Personal loans/financing	164,058	36,968	(21,057)	179,969
Staff loans/financing	1,192	22	(28)	1,186
Hire purchase receivables	8,954	187	(2,570)	6,571
Micro credit	130	17	(29)	118
Micro finance	34,200	21,709	(16,672)	39,237
Credit/Charge cards	2,790	5	(216)	2,579
Other term loans/financing	5,645	1,795	(2,515)	4,925
Revolving credit	10	20,305	(264)	20,051
	455,865	163,425	(228,929)	390,361

#### (d) Impaired loans, advances and financing spread by geographical area

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Kedah/Perlis	39,184	37,025
Penang	26,838	24,703
Perak	36,856	33,889
Selangor	63,701	63,704
Kuala Lumpur	114,415	136,521
Malacca	25,097	28,965
Negeri Sembilan	47,920	51,091
Johore	28,748	31,689
Pahang	16,985	16,660
Kelantan	15,790	14,284
Terengganu	12,573	11,132
Sarawak	6,259	5,300
Sabah	10,773	8,954
	445,139	463,917

## Notes to the Financial Statements

### 7. OTHER ASSETS

	GROUP		BANK	
	2013 RM'000	2012 RM'000 (Restated)	2013 RM'000	2012 RM'000 (Restated)
Interest/Profit receivables	91,948	89,747	90,335	88,915
Deposits and prepayments	12,875	11,319	12,875	11,319
Sundry receivables*	299,292	205,903	257,139	155,151
Dividend receivables	8,692	1,173	8,692	1,173
Due from subsidiaries**	–	–	85	229
	<b>412,807</b>	<b>308,142</b>	<b>369,126</b>	<b>256,787</b>
Less :				
Allowance for doubtful debts	(1,856)	(1,856)	(1,856)	(1,856)
	<b>410,951</b>	<b>306,286</b>	<b>367,270</b>	<b>254,931</b>

\* Included in sundry receivables of the Group and of the Bank, is an amount of RM155.4 million represents purchase consideration paid to a third party in relation to the acquisition of 30% equity interest in Uni Asia Life Assurance Berhad. The said acquisition was completed subsequent to the end of the financial year as disclosed in Note 35.

\*\* Amount due from subsidiaries is unsecured, interest free and repayable on demand.

### 8. INVESTMENT IN SUBSIDIARIES

	BANK		
	31.12.2013 RM'000	31.12.2012 RM'000 (Restated)	1.1.2012 RM'000 (Restated)
Unquoted shares at cost	53,000	53,000	53,000
	<b>53,000</b>	<b>53,000</b>	<b>53,000</b>

Detailed of subsidiaries as follows :

Name	Principal activity	Country of incorporation	Percentage of equity held directly	
			2013 %	2012 %
Permodalan BSN Berhad *	Management of Unit Trust Fund	Malaysia	100	100
Prudential BSN Takaful Berhad * (Note 1)	Underwriting of family takaful business which includes investments linked business and, related thereto, the investment of funds and general takaful business	Malaysia	51	51

\* Audited by other than Auditor General of Malaysia.

**Note 1 :** On 29 June 2006, a Shareholder Agreement was signed between Bank Simpanan Nasional ('BSN') and Prudential Corporation Holdings Limited (PCHL). Under the agreement, BSN shall be required to pay to PCHL the sum of RM21 million by end of the first ten financial years being reimbursement of part of premium paid by PCHL subjected to the terms of the agreement. The said amount is treated as deferred consideration as disclosed in Note 18.

## Notes to the Financial Statements

### 8. INVESTMENT IN SUBSIDIARIES (cont'd)

Detailed of subsidiaries as follows : (cont'd)

The table below shows details of non wholly own subsidiaries of the Group that has material non controlling interest.

Name of subsidiary	Country of incorporation and principal place of business	Proportion of ownership interest and voting rights held by non controlling interests		Profit allocated to non controlling interests		Accumulated non controlling interests	
		2013	2012	2013	2012	2013	2012
				RM'000	RM'000	RM'000	RM'000
Prudential BSN Takaful Berhad	Malaysia	49%	49%	19,980	15,029	100,511	80,531

### 9. INVESTMENT IN ASSOCIATES

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>At cost</b>				
Unquoted shares	231,809	231,809	231,809	231,809
Add : Group's share of post- acquisition results	41,051	34,370	–	–
Less : Accumulated impairment losses	(202,177)	(202,177)	(202,177)	(202,177)
	<b>70,683</b>	64,002	<b>29,632</b>	29,632
			<b>2013 RM'000</b>	<b>2012 RM'000</b>
<b>Represented by :</b>				
Share of net tangible assets			<b>70,683</b>	64,002

Summary of financial information for associates, not adjusted for the percentage ownership held by the Group.

	Principal activity	Effective ownership interest	Country of incorporation	Revenue (100%) RM'000	Profit for the year (100%) RM'000	Total assets (100%) RM'000	Total liabilities (100%) RM'000
<b>2013</b>							
BSNC Corporation (M) Berhad	Investment holding	41.34%	Malaysia	3,243	16,161	130,488	47,377
<b>2012</b>							
BSNC Corporation (M) Berhad	Investment holding	41.34%	Malaysia	2,721	7,550	132,709	62,504

Reconciliation of the above summarised financial information to the carrying amount of the interest in BSNC Corporation (M) Berhad recognised in the consolidated financial statements :

	2013 RM'000	2012 RM'000
Net assets of associate	170,980	154,819
Proportion of the Group ownership	41.34%	41.34%
Share of net tangible assets	<b>70,683</b>	64,002

## Notes to the Financial Statements

### 10. PROPERTY, PLANT AND EQUIPMENT

#### GROUP

COST	Land RM'000	Buildings RM'000	I- Major components - I		I- Plant and equipment - I		Fixtures and fittings RM'000	Motor vehicles RM'000	I- Work in progress - I		I- Renovations - I		Total RM'000
			Lift RM'000	Aircond RM'000	Source bank RM'000	Source grant RM'000			Source bank RM'000	Source grant RM'000	Source bank RM'000	Source grant RM'000	
<b>As at 1 January 2012,</b>													
as restated	-	207,715	3,297	4,233	365,112	2,136	73,269	25,523	-	-	172,759	460	854,504
Addition	13,413	-	-	-	32,277	-	10,983	3,106	7,940	11,304	41,601	300	120,924
Write-off	-	(8)	-	-	(604)	-	(1,304)	(81)	-	-	-	-	(1,997)
Adjustments*	-	-	-	-	(71)	(873)	5,271	-	886	-	(5,720)	-	(507)
Disposals	-	-	-	-	(3,286)	-	(34)	(1,467)	-	-	-	-	(4,787)
<b>As at 31 December 2012/ 1 January 2013,</b>													
as restated	13,413	207,707	3,297	4,233	393,428	1,263	88,185	27,081	8,826	11,304	208,640	760	968,137
Addition	-	-	-	-	24,485	-	14,701	4,336	11,096	33,846	56,276	76	144,816
Write-off	-	-	-	-	(19)	-	(3,002)	-	-	-	(43,419)	-	(46,440)
Adjustments*	-	-	-	-	(1,302)	-	2,324	(185)	(8,183)	1,470	4,587	-	(1,289)
Disposals	-	(3,004)	-	-	(3,925)	-	(245)	(817)	-	-	-	-	(7,991)
<b>As at 31 December 2013</b>	<b>13,413</b>	<b>204,703</b>	<b>3,297</b>	<b>4,233</b>	<b>412,667</b>	<b>1,263</b>	<b>101,963</b>	<b>30,415</b>	<b>11,739</b>	<b>46,620</b>	<b>226,084</b>	<b>836</b>	<b>1,057,233</b>

\* Adjustment represents the expensed-off of certain low value assets.

# Notes to the Financial Statements

## 10. PROPERTY, PLANT AND EQUIPMENT (cont'd)

### GROUP

ACCUMULATED DEPRECIATION AND IMPAIRMENT	NOTE	Land RM'000	Buildings RM'000	I- Major components - I		I- Plant and equipment - I		Fixtures and fittings RM'000	Motor vehicles RM'000	I- Work in progress - I		I- Renovations - I		Total RM'000
				Lift RM'000	Aircond RM'000	Source bank RM'000	Source grant RM'000			Source bank RM'000	Source grant RM'000	Source bank RM'000	Source grant RM'000	
As at 1 January 2012, as restated														
Accumulated depreciation		-	68,171	1,512	2,293	282,527	387	55,979	11,611	-	-	103,852	6	526,338
Accumulated impairment		-	1,458	-	-	-	-	-	-	-	-	-	-	1,458
Charge for the year	27	-	4,160	136	240	28,683	253	5,320	1,758	-	-	15,730	100	56,380
Disposals		-	-	-	-	(3,284)	-	(16)	(1,224)	-	-	-	-	(4,524)
Adjustments*		-	-	-	-	(6)	1	905	-	-	-	(988)	-	(88)
Write-off		-	(2)	-	-	(604)	-	(1,304)	(81)	-	-	-	-	(1,991)
As at 31 December 2012/ 1 January 2013, as restated														
Accumulated depreciation		-	72,329	1,648	2,533	307,316	641	60,884	12,064	-	-	118,594	106	576,115
Accumulated impairment		-	1,458	-	-	-	-	-	-	-	-	-	-	1,458
Charge for the year	27	-	4,100	136	240	30,332	253	7,414	1,958	-	-	24,695	126	69,254
Disposals		-	(1,201)	-	-	(3,575)	-	(230)	(579)	-	-	-	-	(5,585)
Impairment loss no longer required		-	(1,458)	-	-	-	-	-	-	-	-	-	-	(1,458)
Write-off		-	-	-	-	(15)	-	(2,914)	-	-	-	(42,503)	-	(45,432)
Adjustments*		-	-	-	-	21	-	707	(185)	-	-	(596)	-	(53)
As at 31 December 2013														
Accumulated depreciation		-	75,228	1,784	2,773	334,079	894	65,861	13,258	-	-	100,190	232	594,299
Accumulated impairment		-	-	-	-	-	-	-	-	-	-	-	-	-
		-	75,228	1,784	2,773	334,079	894	65,861	13,258	-	-	100,190	232	594,299

\* Adjustment represents the expensed-off of certain low value assets.



## Notes to the Financial Statements

### 10. PROPERTY, PLANT AND EQUIPMENT (cont'd)

#### GROUP

CARRYING AMOUNT	Land RM'000	Buildings RM'000	I- Major components -I		I- Plant and equipment -I		Fixtures and fittings RM'000	Motor vehicles RM'000	I- Work in progress -I		I-- Renovations --I		Total RM'000
			Lift RM'000	Aircond RM'000	Source bank RM'000	Source grant RM'000			Source bank RM'000	Source grant RM'000	Source bank RM'000	Source grant RM'000	
As at 1 January 2012, as restated	–	138,086	1,785	1,940	82,585	1,749	17,290	13,912	–	–	68,907	454	326,708
As at 31 December 2012, as restated	13,413	133,920	1,649	1,700	86,112	622	27,301	15,017	8,826	11,304	90,046	654	390,564
As at 31 December 2013	13,413	129,475	1,513	1,460	78,588	369	36,102	17,157	11,739	46,620	125,894	604	462,934

## Notes to the Financial Statements

### 10. PROPERTY, PLANT AND EQUIPMENT (cont'd)

#### BANK

COST	Land RM'000	Buildings RM'000	I- Major components -I		I-Plant and equipment -I		Fixtures and fittings RM'000	Motor vehicles RM'000	I- Work in progress -I		I-- Renovations --I		Total RM'000
			Lift RM'000	Aircond RM'000	Source bank RM'000	Source grant RM'000			Source bank RM'000	Source grant RM'000	Source bank RM'000	Source grant RM'000	
<b>As at 1 January 2012,</b>													
as restated	-	204,750	3,297	4,233	350,461	2,136	71,398	24,050	-	-	166,523	460	827,308
Addition	13,413	-	-	-	31,424	-	10,284	2,841	7,940	11,304	38,689	300	116,195
Write-off	-	(8)	-	-	(604)	-	(1,304)	(81)	-	-	-	-	(1,997)
Adjustments*	-	-	-	-	(71)	(873)	5,271	-	886	-	(5,720)	-	(507)
Disposals	-	-	-	-	-	-	-	(1,467)	-	-	-	-	(1,467)
<b>As at 31 December 2012/ 1 January 2013,</b>													
as restated	13,413	204,742	3,297	4,233	381,210	1,263	85,649	25,343	8,826	11,304	199,492	760	939,532
Addition	-	-	-	-	20,704	-	14,337	4,336	10,183	33,846	55,167	76	138,649
Write-off	-	-	-	-	(18)	-	(2,928)	-	-	-	(43,419)	-	(46,365)
Adjustments*	-	-	-	-	(1,302)	-	2,324	(185)	(8,183)	1,470	4,587	-	(1,289)
Disposals	-	(3,004)	-	-	(3,616)	-	-	(817)	-	-	-	-	(7,437)
<b>As at 31 December 2013</b>	<b>13,413</b>	<b>201,738</b>	<b>3,297</b>	<b>4,233</b>	<b>396,978</b>	<b>1,263</b>	<b>99,382</b>	<b>28,677</b>	<b>10,826</b>	<b>46,620</b>	<b>215,827</b>	<b>836</b>	<b>1,023,090</b>

\* Adjustment represents the expensed-off of certain low value assets.

# Notes to the Financial Statements

## 10. PROPERTY, PLANT AND EQUIPMENT (cont'd)

### BANK

ACCUMULATED DEPRECIATION AND IMPAIRMENT	NOTE	Land RM'000	Buildings RM'000	I- Major components - I		I- Plant and equipment - I		Fixtures and fittings RM'000	Motor vehicles RM'000	I- Work in progress - I		I- Renovations - I		Total RM'000
				Lift RM'000	Aircond RM'000	Source bank RM'000	Source grant RM'000			Source bank RM'000	Source grant RM'000	Source bank RM'000	Source grant RM'000	
		-	67,950	1,512	2,293	269,452	387	55,320	11,219	-	-	102,465	6	510,604
As at 1 January 2012, as restated		-	1,458	-	-	-	-	-	-	-	-	-	-	1,458
Charge for the year	27	-	4,101	136	240	27,193	253	5,122	1,442	-	-	15,136	100	53,723
Disposals		-	-	-	-	-	-	-	(1,224)	-	-	-	-	(1,224)
Adjustments*		-	-	-	-	(6)	1	905	-	-	-	(988)	-	(88)
Write-off		-	(2)	-	-	(604)	-	(1,304)	(81)	-	-	-	-	(1,991)

### As at 31 December 2012/

### 1 January 2013, as restated

Accumulated depreciation		-	72,049	1,648	2,533	296,035	641	60,043	11,356	-	-	116,613	106	561,024
Accumulated impairment		-	1,458	-	-	-	-	-	-	-	-	-	-	1,458
Charge for the year	27	-	4,041	136	240	29,683	253	7,142	1,611	-	-	23,359	126	66,591
Disposals		-	(1,201)	-	-	(3,266)	-	-	(579)	-	-	-	-	(5,046)
Write-off		-	-	-	-	(15)	-	(2,875)	-	-	-	(42,503)	-	(45,393)
Writeback impairment loss		-	(1,458)	-	-	-	-	-	-	-	-	-	-	(1,458)
Adjustments*		-	-	-	-	21	-	707	(185)	-	-	(596)	-	(53)
As at 31 December 2013		-	74,889	1,784	2,773	322,458	894	65,017	12,203	-	-	96,873	232	577,123
Accumulated depreciation		-	-	-	-	-	-	-	-	-	-	-	-	-
Accumulated impairment		-	-	-	-	-	-	-	-	-	-	-	-	-
		-	74,889	1,784	2,773	322,458	894	65,017	12,203	-	-	96,873	232	577,123

\* Adjustment represents the expensed-off of certain low value assets.

## Notes to the Financial Statements

### 10. PROPERTY, PLANT AND EQUIPMENT (cont'd)

#### BANK

CARRYING AMOUNT	Land RM'000	Buildings RM'000	I- Major components -I		I- Plant and equipment -I		Fixtures and fittings RM'000	Motor vehicles RM'000	I- Work in progress -I		I-- Renovations --I		Total RM'000
			Lift RM'000	Aircond RM'000	Source bank RM'000	Source grant RM'000			Source bank RM'000	Source grant RM'000	Source bank RM'000	Source grant RM'000	
As at 1 January 2012, as restated	–	135,342	1,785	1,940	81,009	1,749	16,078	12,831	–	–	64,058	454	315,246
As at 31 December 2012, as restated	13,413	131,235	1,649	1,700	85,175	622	25,606	13,987	8,826	11,304	82,879	654	377,050
As at 31 December 2013	13,413	126,849	1,513	1,460	74,520	369	34,365	16,474	10,826	46,620	118,954	604	445,967

# Notes to the Financial Statements

## 11. INVESTMENT PROPERTIES

	NOTE	Land RM'000	Buildings RM'000	Major components lift RM'000	Major components aircond RM'000	Total RM'000	
<b>COST</b>							
As at 1 January 2012/ As at 31 December 2012/ As at 1 January 2013/ As at 31 December 2013		873	25,586	820	3,639	30,918	
<b>ACCUMULATED DEPRECIATION</b>							
As at 1 January 2012		246	6,494	292	1,507	8,539	
Charge for the year	27	9	512	30	174	725	
As at 31 December 2012/ As at 1 January 2013		255	7,006	322	1,681	9,264	
Charge for the year	27	9	512	31	174	726	
As at 31 December 2013		264	7,518	353	1,855	9,990	
<b>CARRYING AMOUNT</b>							
As at 31 December 2012		618	18,580	498	1,958	21,654	
As at 31 December 2013		609	18,068	467	1,784	20,928	
						<b>RM'000</b>	
<b>FAIR VALUE</b>							
As at 31 December 2012						42,000	
As at 31 December 2013						42,000	
						<b>GROUP/BANK</b>	
						<b>2013</b>	
						<b>2012</b>	
						<b>RM'000</b>	
						<b>RM'000</b>	
The following are recognised in profit or loss in respect of investment properties :							
Rental income						981	884
Direct operating expenses						424	382

## Notes to the Financial Statements

### 12. PREPAID LEASE PAYMENTS

#### GROUP

	NOTE	Leasehold land RM'000	Total RM'000
As at 1 January 2012, as restated		101,435	101,435
Addition		-	-
As at 31 December 2012 / 1 January 2013, as restated		101,435	101,435
Disposals		(122)	(122)
As at 31 December 2013		<b>101,313</b>	<b>101,313</b>
<b>ACCUMULATED AMORTISATION</b>			
As at 1 January 2012, as restated		17,589	17,589
Charge for the year	27	1,088	1,088
As at 31 December 2012 / 1 January 2013, as restated		18,677	18,677
Disposals		(29)	(29)
Charge for the year	27	1,087	1,087
As at 31 December 2013		<b>19,735</b>	<b>19,735</b>
<b>CARRYING AMOUNT</b>			
As at 1 January 2012, as restated		83,846	83,846
As at 31 December 2012, as restated		82,758	82,758
As at 31 December 2013		<b>81,578</b>	<b>81,578</b>

#### BANK

	NOTE	Leasehold land RM'000	Total RM'000
As at 1 January 2012, as restated		100,357	100,357
Addition		-	-
As at 31 December 2012 / 1 January 2013, as restated		100,357	100,357
Disposals		(122)	(122)
As at 31 December 2013		<b>100,235</b>	<b>100,235</b>
<b>ACCUMULATED AMORTISATION</b>			
As at 1 January 2012, as restated		17,498	17,498
Charge for the year	27	1,066	1,066
As at 31 December 2012 / 1 January 2013, as restated		18,564	18,564
Disposals		(29)	(29)
Charge for the year	27	1,065	1,065
As at 31 December 2013		<b>19,600</b>	<b>19,600</b>
<b>CARRYING AMOUNT</b>			
As at 1 January 2012, as restated		82,859	82,859
As at 31 December 2012, as restated		81,793	81,793
As at 31 December 2013		<b>80,635</b>	<b>80,635</b>

## Notes to the Financial Statements

### 12. PREPAID LEASE PAYMENTS (cont'd)

The unexpired lease term of the leasehold land are as follows :

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Leasehold land with unexpired lease period of less than 50 years	43	45	43	45
Leasehold land with unexpired lease period of more than 50 years	81,535	82,713	80,592	81,748
	<b>81,578</b>	<b>82,758</b>	<b>80,635</b>	<b>81,793</b>

### 13. DEPOSITS FROM CUSTOMERS

#### (a) Deposits from customer by type of deposits

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Savings deposit	7,198,248	7,055,910	7,198,248	7,055,910
Fixed deposit	14,399,088	11,925,300	14,402,961	11,929,056
Wholesales deposit				
- Money market deposit	714,854	240,000	714,854	240,000
Others	2,493,224	2,005,347	2,493,224	2,005,347
	<b>24,805,414</b>	<b>21,226,557</b>	<b>24,809,287</b>	<b>21,230,313</b>

#### (b) Deposits from customer by type of customers

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Government and statutory bodies	4,969,140	3,733,651	4,969,140	3,733,651
Business enterprises	7,422,795	5,948,011	7,426,668	5,951,767
Individual investment deposits	12,349,967	11,522,362	12,349,967	11,522,362
Others	63,512	22,533	63,512	22,533
	<b>24,805,414</b>	<b>21,226,557</b>	<b>24,809,287</b>	<b>21,230,313</b>

#### (c) The maturity structure of fixed deposits, investment deposits and money market deposits

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Due within six months	12,613,163	9,429,123	12,617,036	9,432,879
More than six months to one year	1,692,513	2,210,969	1,692,513	2,210,969
More than one year to three years	93,412	160,771	93,412	160,771
More than three years to five years	-	124,437	-	124,437
	<b>14,399,088</b>	<b>11,925,300</b>	<b>14,402,961</b>	<b>11,929,056</b>

## Notes to the Financial Statements

### 14. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Other financial institutions	1,743,606	965,409	1,743,606	965,409
	<b>1,743,606</b>	965,409	<b>1,743,606</b>	965,409

#### The maturity structure of deposits and placements of banks and other financial institution

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Due within six months	1,525,029	965,409	1,525,029	965,409
More than six months to one year	218,577	–	218,577	–
	<b>1,743,606</b>	965,409	<b>1,743,606</b>	965,409

### 15. DEFERRED INCOME

	GROUP/BANK	
	2013 RM'000	2012 RM'000
<b>COST</b>		
As at 1 January	404,900	299,900
Add : Grant received from Government	–	105,000
As at 31 December	<b>404,900</b>	404,900
<b>ACCUMULATED AMORTISATION</b>		
As at 1 January	20,736	2,708
Grant asset amortisation expenses for the year	383	617
Other utilisations of grant	17,303	17,411
	<b>17,686</b>	18,028
As at 31 December	<b>38,422</b>	20,736
<b>CARRYING AMOUNT</b>	<b>366,478</b>	384,164

- i) On 6 October 2008, the Bank received a grant of RM69.9 million from the Government to finance the upgrading of the Bank's information technology infrastructure.
- ii) On 13 January 2010, the Bank received RM200 million from the Government for the purpose of funding the Creative Industry Fund ('Fund'). The Fund is to provide loans for the production, asset acquisition and other activities which are related to the commercialisation of the creative industry. The Government imposed a 1% finance charge per annum on the interest revenue generated from loans disbursed under the Fund.
- iii) On 28 June 2011, the Bank received RM15 million grant from the Government for the purpose of funding the Chinese New Village Scheme Fund ('Fund'). The purpose of the Fund is to provide part of financing of personal loan for the payment of land premium.
- iv) On 24 August 2011, the Bank received a grant of RM15 million from the Government for the purpose of funding the Estate Workers Housing Scheme Fund ('Fund'). The purpose of the Fund is to provide part financing of estate workers housing loan.
- v) On 6 April 2012, the Bank received a grant of RM35 million from the Government for the purpose of funding the Estate Workers Housing Scheme Fund ('Fund'). The purpose of the Fund is to provide part of financing of estate workers housing loan.
- vi) On 12 April 2012, the Bank received a grant of RM70 million from the Government for the purpose of funding the Chinese New Village Scheme Fund ('Fund'). The purpose of the Fund is to provide part of financing of personal loan for the payment of land premium.



## Notes to the Financial Statements

### 16. RETIREMENT BENEFIT OBLIGATION

#### Post employment medical benefits

The Group and the Bank operate an unfunded post employment medical benefit scheme for eligible employees. Employees of the Bank hired before 1 July 2003 and all retirees from this group are eligible for this scheme.

The amounts recognised in the statements of financial position were determined as follows :

	31.12.2013 RM'000	GROUP/BANK	
		31.12.2012 RM'000 (Restated)	1.1.2012 RM'000 (Restated)
Present value of un-funded obligations	<b>67,696</b>	52,033	47,667

Movement in the present value of unfunded benefit obligation is as follows :

	GROUP/BANK	
	2013 RM'000	2012 RM'000
As at 1 January, as restated	<b>52,033</b>	47,667
Add : Current service cost	<b>7,950</b>	6,229
Interest cost	<b>2,081</b>	1,907
Actuarial losses	<b>13,334</b>	–
Less : Benefits paid by the plan	<b>(7,702)</b>	(3,770)
As at 31 December	<b>67,696</b>	52,033

The amount recognised in profit or loss is as follows :

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Current service cost	<b>7,950</b>	6,229
Interest cost on obligation	<b>2,081</b>	1,907
Net benefit expense, included in personal expenses (Note 26)	<b>10,031</b>	8,136

Remeasurement recognised in other comprehensive income

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Actuarial losses		
- effect of changes in financial assumption	<b>13,334</b>	–

## Notes to the Financial Statements

### 16. RETIREMENT BENEFIT OBLIGATION (cont'd)

#### Actuarial assumptions

	2013 %	2012 %
Discount rate	4	4
Medical inflation	6	5

Assumptions regarding future mortality are in line with standard approach for Malaysia, based on Malaysia ordinary insured 1999-2003 (M9903 Tables). All employees are assumed to retire at age 55.

Assumed healthcare cost trend rates have a significant effect on the amounts recognised in profit or loss. A one percentage point (1%) change in assumed healthcare cost trend rates would have the following effects :

	1% Increase RM'000	1% Decrease RM'000
Effect on the aggregate of the current service cost and interest cost	10,031	9,832
Effect on the defined benefit obligation	67,696	44,398

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.

### 17. BORROWING FROM INSTITUTION

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Borrowing from Bank Negara Malaysia	24,187	23,671

The borrowing is granted by Bank Negara Malaysia for the purpose of financing the Micro Financing Loan called Teman Mesra. The borrowing bears a fixed interest rate at of 1.5% per annum and payable semi-annually in June and December each year over a 5 years period.

## Notes to the Financial Statements

### 18. OTHER LIABILITIES

	GROUP			BANK		
	31.12.2013 RM'000	31.12.2012 RM'000	1.1.2012 RM'000 (Restated)	31.12.2013 RM'000	31.12.2012 RM'000	1.1.2012 RM'000 (Restated)
Interest payable	153,472	140,961	127,231	153,472	140,961	127,231
Sundry payables	460,173	249,144	205,058	377,222	171,540	129,753
Deferred consideration*	21,000	21,000	21,000	21,000	21,000	21,000
Accruals	71,067	91,458	81,326	46,181	71,441	65,338
Advanced loan repayment	158,897	170,312	192,315	158,897	170,312	192,315
Profit equalisation reserve (Note 36(i))	25,465	32,288	78,325	25,465	32,288	78,325
Dividend on Premium Savings Certificates payable	39,736	23,405	9,721	39,736	23,405	9,721
	<b>929,810</b>	<b>728,568</b>	<b>714,976</b>	<b>821,973</b>	<b>630,947</b>	<b>623,683</b>

\* Deferred consideration represents amount payable to a third party relating to the acquisition of a subsidiary company i.e Prudential BSN Takaful Berhad in year 2006.

### 19. PROVISION FOR TAX AND ZAKAT/(TAX RECOVERABLE)

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
As at 1 January				
- tax	(13,044)	4,777	(15,832)	2,211
- zakat	5,010	5,912	5,010	5,912
Payment made during the year				
- tax	(129,053)	(144,356)	(110,682)	(131,973)
- zakat	(5,147)	(5,940)	(4,303)	(5,502)
Over provision in previous years (Note 30)	(36,550)	(1,473)	(37,515)	(2,393)
Provision for the year				
- tax (Note 30)	113,489	128,008	100,603	116,323
- zakat	5,844	5,038	5,000	4,600
As at 31 December				
- tax	(65,158)	(13,044)	(63,426)	(15,832)
- zakat	5,707	5,010	5,707	5,010
	<b>(59,451)</b>	<b>(8,034)</b>	<b>(57,719)</b>	<b>(10,822)</b>

20. DEFERRED TAX ASSETS/(LIABILITIES)

Deferred tax assets and liabilities are offset when there is a legally enforceable right to set-off current tax assets against current tax liabilities and when they relate to income taxes levied by the same authority and the Group and the Bank intend to settle their current tax assets and liabilities on a net basis. The components of deferred tax assets and liabilities during the financial year prior to offsetting are as follows :

GROUP

	ASSETS		LIABILITIES		NET TOTAL	
	31.12.2013 RM'000	31.12.2012 RM'000 (Restated)	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000 (Restated)
Property, plant and equipment	-	-	(24,120)	(24,934)	(24,120)	(24,934)
Securities available-for-sale	13,939	1,351	-	-	13,939	1,351
Retirement benefit obligation	13,590	13,008	-	-	13,590	13,008
Other liabilities and provisions	30,127	44,435	-	-	30,127	44,435
Net deferred tax assets/(liabilities)	57,656	58,794	(24,120)	(24,934)	33,536	33,860

BANK

	ASSETS		LIABILITIES		NET TOTAL	
	31.12.2013 RM'000	31.12.2012 RM'000 (Restated)	31.12.2013 RM'000	31.12.2012 RM'000	31.12.2013 RM'000	31.12.2012 RM'000 (Restated)
Property, plant and equipment	-	-	(22,867)	(24,934)	(22,867)	(24,934)
Securities available-for-sale	13,939	1,351	-	-	13,939	1,351
Retirement benefit obligation	13,590	13,008	-	-	13,590	13,008
Other liabilities and provisions	17,495	34,905	-	-	17,495	34,905
Net deferred tax assets/(liabilities)	45,024	49,264	(22,867)	(24,934)	22,157	24,330

## Notes to the Financial Statements

### 20. DEFERRED TAX ASSETS/(LIABILITIES) (cont'd)

#### GROUP

	As at 1 January 2012 RM'000 (Restated)	Recognised in profit or loss RM'000 (Note 30)	Recognised in other comprehensive income RM'000	As at 31 December 2012/ 1 January 2013 RM'000 (Restated)	Recognised in profit or loss RM'000 (Note 30)	Recognised in other comprehensive income RM'000	As at 31 December 2013 RM'000
Property, plant and equipment	(23,853)	(1,081)	–	(24,934)	814	–	(24,120)
Securities available-for-sale	255	–	1,096	1,351	–	12,588	13,939
Retirement benefit obligation	11,917	1,091	–	13,008	582	–	13,590
Other liabilities and provisions	42,701	1,734	–	44,435	(14,308)	–	30,127
	31,020	1,744	1,096	33,860	(12,912)	12,588	33,536

#### BANK

	As at 1 January 2012 RM'000 (Restated)	Recognised in profit or loss RM'000 (Note 30)	Recognised in other comprehensive income RM'000	As at 31 December 2012/ 1 January 2013 RM'000 (Restated)	Recognised in profit or loss RM'000 (Note 30)	Recognised in other comprehensive income RM'000	As at 31 December 2013 RM'000
Property, plant and equipment	(23,814)	(1,120)	–	(24,934)	2,067	–	(22,867)
Securities available-for-sale	255	–	1,096	1,351	–	12,588	13,939
Retirement benefit obligation	11,917	1,091	–	13,008	582	–	13,590
Other liabilities and provisions	35,916	(1,011)	–	34,905	(17,410)	–	17,495
	24,274	(1,040)	1,096	24,330	(14,761)	12,588	22,157

## Notes to the Financial Statements

### 21. REVENUE

Revenue comprises income derived from lending, treasury investment and other banking activities undertaken by the Bank.

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Interest income (Note 22)	756,590	699,870	750,537	695,057
Fees and commissions income (Note 24)	419,773	418,930	110,154	141,655
Income from Islamic banking operation (Note 36)	932,630	756,033	932,630	756,033
Other operating income (Note 25)	107,077	99,183	47,896	42,763
	<b>2,216,070</b>	<b>1,974,016</b>	<b>1,841,217</b>	<b>1,635,508</b>

### 22. INTEREST INCOME

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Loans and advances				
Interest income other than recoveries from non performing loans	452,104	428,254	452,104	428,254
Money at call and deposits with bank and other financial institutions	23,971	21,643	22,307	21,285
Investment securities :				
Held-for-trading	4,389	4,501	–	46
Held-to-maturity	225,458	224,801	225,458	224,801
Available-for-sale	37,420	16,885	37,420	16,885
	<b>743,342</b>	<b>696,084</b>	<b>737,289</b>	<b>691,271</b>
Net amortisation of premiums less accretion of discounts	13,248	3,786	13,248	3,786
Total interest income	<b>756,590</b>	<b>699,870</b>	<b>750,537</b>	<b>695,057</b>
Of which :				
Interest income earned on impaired loans and advances	19,100	19,913	19,100	19,913

### 23. INTEREST EXPENSE

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Deposits from customers	89,511	78,873	89,969	79,616
Deposits and placements of bank and other financial institutions	230,445	166,640	230,445	166,640
Others	363	320	363	320
	<b>320,319</b>	<b>245,833</b>	<b>320,777</b>	<b>246,576</b>

## Notes to the Financial Statements

### 24. FEES AND COMMISSIONS INCOME

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Service charges and fees	387,209	367,644	77,419	96,254
Other fee income	32,564	51,286	32,735	45,401
	<b>419,773</b>	<b>418,930</b>	<b>110,154</b>	<b>141,655</b>

### 25. OTHER OPERATING INCOME

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<i>Gain/(Loss) on disposal of investment securities</i>				
Securities available-for-sale	10,014	9,423	10,014	9,423
Securities held-to-maturity	407	276	407	276
Securities held-for-trading	(1,893)	957	882	957
<i>Gain/(Loss) on other investment</i>				
Securities held-for-trading	144	(103)	144	(563)
<i>Gross dividend income</i>				
Quoted in Malaysia				
Securities available-for-sale	5,695	4,698	5,690	4,676
Unquoted in Malaysia				
Securities held-to-maturity	8,299	2,758	8,299	2,758
<i>Other income</i>				
Net gain on foreign exchange currency	2,127	1,913	2,127	1,913
Net gain on disposal of property, plant and equipment	981	71	981	71
Rental income	1,575	1,533	1,576	1,533
Amortisation of Government grant (Note 15)	17,686	18,028	17,686	18,028
Others	62,042	59,629	90	3,691
	<b>107,077</b>	<b>99,183</b>	<b>47,896</b>	<b>42,763</b>

### 26. PERSONNEL EXPENSES

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Salaries and wages	287,626	232,009	246,232	200,318
Allowances and bonuses	53,057	71,030	52,621	70,618
Social security costs	3,762	3,312	3,762	3,312
Contribution to Employee Provident Fund (EPF)	66,354	52,413	59,846	47,549
Gratuity*	2,340	–	2,340	–
Post medical benefits (Note 16)	10,031	8,136	10,031	8,136
Other staff related expenses	102,526	81,655	90,326	73,165
	<b>525,696</b>	<b>448,555</b>	<b>465,158</b>	<b>403,098</b>

\* Gratuity represents retirement benefits paid/payables to eligible employees of the Bank that retired between 1 April 2003 until 31 December 2013.

## Notes to the Financial Statements

### 26. PERSONNEL EXPENSES (cont'd)

Included in personnel expenses of the Group and of the Bank is Directors' remuneration amounting to RM3.03 million (2012: RM2.97 million) and RM2.23 million (2012: RM2.31 million), respectively.

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Directors of the Bank</b>				
<u>Executive directors :</u>				
Salary and other remuneration, including meeting allowances	795	623	789	617
Bonuses	348	343	348	343
Fees	91	115	36	60
	<b>1,234</b>	1,081	<b>1,173</b>	1,020
<u>Non-Executive Directors :</u>				
Fees	576	497	440	389
Other remuneration	621	904	615	898
	<b>1,197</b>	1,401	<b>1,055</b>	1,287
	<b>2,431</b>	2,482	<b>2,227</b>	2,307
<b>Directors of subsidiary companies</b>				
<u>Executive director :</u>				
Salary and other remuneration, including meeting allowances	303	250	–	–
Bonuses	58	18	–	–
	<b>361</b>	268	–	–
<u>Non-Executive Directors :</u>				
Fees	230	206	–	–
Other remuneration	12	12	–	–
	<b>242</b>	218	–	–
	<b>602</b>	485	–	–
	<b>3,033</b>	2,967	<b>2,227</b>	2,307



## Notes to the Financial Statements

### 26. PERSONNEL EXPENSES (cont'd)

Directors' remuneration for the financial year with a breakdown of types of remunerations

2013

	Remuneration received from the Bank				Remuneration received from Subsidiary Companies			Group Total RM
	Salary RM	Bonus RM	Fees RM	Other emoluments RM	Fees RM	Other emoluments RM	Total RM	
<b>Directors</b>								
<u>Executive Director</u>								
Datuk Adinan Maning	720,000	348,000	36,000	68,500	1,172,500	55,250	6,000	1,233,750
	720,000	348,000	36,000	68,500	1,172,500	55,250	6,000	1,233,750
<u>Non-Executive Directors</u>								
Tan Sri Abu Bakar Hj. Abdullah	–	–	200,000	87,000	287,000	10,500	–	297,500
Datuk Nozirah Bahari	–	–	3,000	30,450	33,450	–	–	33,450
Puan Siti Zauyah Mohd Desa	–	–	27,000	46,350	73,350	–	–	73,350
Dato' Ng Kam Cheung	–	–	33,000	60,150	93,150	–	–	93,150
Dato' V. Danapalan	–	–	33,000	69,150	102,150	–	–	102,150
Tuan Hj. Ghazali Awang	–	–	36,000	69,800	105,800	90,000	6,000	201,800
Alex Foong Soo Hah	–	–	36,000	70,300	106,300	–	–	106,300
Md. Tajuddin Md. Isa	–	–	36,000	99,800	135,800	–	–	135,800
Datuk Azizan Abd Rahman	–	–	36,000	81,800	117,800	35,500	–	153,300
	–	–	440,000	614,800	1,054,800	136,000	6,000	1,196,800
	720,000	348,000	476,000	683,300	2,227,300	191,250	12,000	2,430,550

2012

	Remuneration received from the Bank				Remuneration received from Subsidiary Companies			Group Total RM
	Salary RM	Bonus RM	Fees RM	Other emoluments RM	Fees RM	Other emoluments RM	Total RM	
<b>Directors</b>								
<u>Executive Director</u>								
Datuk Adinan Maning	519,900	343,200	60,000	96,750	1,019,850	54,750	6,000	1,080,600
	519,900	343,200	60,000	96,750	1,019,850	54,750	6,000	1,080,600
<u>Non-Executive Directors</u>								
Datuk Nozirah Bahari	–	–	45,000	249,450	294,450	–	–	294,450
Dato' Ng Kam Cheung	–	–	58,000	120,800	178,800	–	–	178,800
Dato' Mohd Ali Abd Samad	–	–	18,000	26,750	44,750	–	–	44,750
Datuk Dr. A. Manaf Hussin	–	–	–	1,000	1,000	–	–	1,000
Dato' V. Danapalan	–	–	58,000	131,300	189,300	–	–	189,300
Tuan Hj. Ghazali Awang	–	–	60,000	114,550	174,550	90,000	6,000	270,550
Alex Foong Soo Hah	–	–	60,000	81,300	141,300	–	–	141,300
Md. Tajuddin Md. Isa	–	–	60,000	109,800	169,800	–	–	169,800
Datuk Azizan Abd Rahman	–	–	30,000	63,000	93,000	18,000	–	111,000
	–	–	389,000	897,950	1,286,950	108,000	6,000	1,400,950
	519,900	343,200	449,000	994,700	2,306,800	162,750	12,000	2,481,550

## Notes to the Financial Statements

### 27. OTHER OVERHEAD

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Promotion and marketing :				
Advertisement and publicity	25,617	33,098	21,871	29,691
Establishment cost :				
Rental of premises	25,583	22,129	22,292	19,945
Depreciation of :				
Property, plant and equipment (Note 10)	69,254	56,380	66,591	53,723
Investment properties (Note 11)	726	725	726	725
Amortisation of prepaid lease payments (Note 12)	1,087	1,088	1,065	1,066
Electronic data processing expenses	36,289	31,241	34,893	30,276
Hire of equipment	14,043	9,425	14,043	9,425
General expenses :				
Auditors' remuneration	858	624	427	217
Subsidised interest on staff loans*	122	113	122	113
Reimbursement on micro credit financing**	2	–	2	–
Property, plant and equipment written off	1,008	6	972	6
Commission expenses	185,171	180,126	10,454	6,044
Outsourcing fees	51,919	53,013	4,880	7,653
Others	140,344	121,445	100,530	89,059
	<b>552,023</b>	<b>509,413</b>	<b>278,868</b>	<b>247,943</b>

\* This relates to interest subsidised by the Bank for loans granted by the Government to the Bank's employees.

\*\* This relates to expenses incurred for micro credit financing. This item is reimbursed by the Government at 8.45% per annum on the outstanding loans balances.

### 28. IMPAIRMENT ALLOWANCE FOR LOANS, ADVANCE AND FINANCING

	GROUP/BANK	
	2013 RM'000	2012 RM'000
Impairment for loans, advances and financing		
Collective impairment		
Impairment losses recognised (Note 6)	(405,466)	(163,425)
Written back in respect of recoveries (Note 6)	389,364	228,929
Reimbursement on micro credit loan	–	20
Bad debts recovered/(written off) :		
Recovered	15,670	14,569
Written off	(55,568)	(80,889)
	<b>(56,000)</b>	<b>(796)</b>

## Notes to the Financial Statements

### 29. IMPAIRMENT WRITE BACK FOR OTHER ASSETS

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Impairment write back on investment in associate	–	29,023	–	29,023
Impairment write back on property, plant and equipment (Note 10)	1,458	–	1,458	–
	<b>1,458</b>	<b>29,023</b>	<b>1,458</b>	<b>29,023</b>

### 30. TAX EXPENSES

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Tax expense :				
Current year (Note 19)	113,489	128,008	100,603	116,323
Overprovision in previous years (Note 19)	(36,550)	(1,473)	(37,515)	(2,393)
	<b>76,939</b>	<b>126,535</b>	<b>63,088</b>	<b>113,930</b>
Deferred tax expense				
Origination and reversal of temporary differences : (Note 20)				
Current year	14,665	2,806	16,741	3,186
Under recognised in previous years	(2,227)	(4,550)	(1,980)	(2,146)
Others	474	–	–	–
	<b>12,912</b>	<b>(1,744)</b>	<b>14,761</b>	<b>1,040</b>
Tax credit	–	(11,272)	–	(11,272)
	<b>89,851</b>	<b>113,519</b>	<b>77,849</b>	<b>103,698</b>

	GROUP	
	2013 RM'000	2012 RM'000
Profit before tax	506,840	542,545
Taxation at Malaysian statutory tax rate of 25% (2012: 25%)	126,710	135,636
Effect of tax exempt income	(3,002)	(6,107)
Effect of non-deductible expenses	6,136	2,147
Expenses subject to tax at Bank but eliminated at Group	(1,216)	(862)
	<b>128,628</b>	<b>130,814</b>
Overprovision in previous years	(36,550)	(1,473)
Under recognised of deferred tax asset in previous years	(2,227)	(4,550)
Tax credit	–	(11,272)
	<b>89,851</b>	<b>113,519</b>

## Notes to the Financial Statements

### 30. TAX EXPENSES (cont'd)

	BANK	
	2013 RM'000	2012 RM'000
Profit before tax	458,541	507,048
Taxation at Malaysian statutory tax rate of 25% (2012: 25%)	114,636	126,762
Effect of tax exempt income	(2,892)	(8,506)
Effect of non-deductible expenses	5,600	1,253
	<b>117,344</b>	119,509
Overprovision in previous years	(37,515)	(2,393)
Under recognition on deferred tax asset in previous years	(1,980)	(2,146)
Tax credit	-	(11,272)
Tax expenses for the year	<b>77,849</b>	103,698

### 31. RELATED PARTY TRANSACTIONS

For the purpose of this financial statements, parties are considered to be related to the Group, if one party has the ability to control the other party or exercise significant influence over the party in making financial and operating decisions, if one or other party controls both. The related parties of the Group and the Bank are :

#### (a) Subsidiaries

Details of the subsidiaries are disclosed in Note 8.

#### (b) Associates

Associate is an entity in which the Group has significant influence but not control, and where it generally holds interest between 20% to 50% in the entity as disclosed in Note 9.

#### (c) Companies in which the Group and the Bank have financial interests

These are entities in which significant voting power in such entities directly or indirectly resides with the Group and the Bank. Entity in which the Bank has financial interest is Koperasi Kakitangan Bank Simpanan Nasional Berhad (KOBANAS).

The significant transactions of the Group and of the Bank with its related parties are as follows :

#### GROUP

	Associated company		Companies in which have financial interest	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Income received :</b>				
Interest on loans, advances and financing	441	457	147	190
	<b>441</b>	457	<b>147</b>	190

## Notes to the Financial Statements

### 31. RELATED PARTY TRANSACTIONS (cont'd)

#### (c) Companies in which the Group and the Bank have financial interests (cont'd)

##### BANK

	Subsidiaries		Associated company		Companies in which have financial interest	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Income received :</b>						
Interest on loans, advances and financing	–	–	441	457	147	190
Commissions received	13,165	14,049	–	–	–	–
Other income	11,646	6,309	–	–	–	–
Rental of premises	1	1	–	–	–	–
	<b>24,812</b>	<b>20,359</b>	<b>441</b>	<b>457</b>	<b>147</b>	<b>190</b>
<b>Expenditure incurred :</b>						
Interest on deposits	458	743	–	–	–	–
	<b>458</b>	<b>743</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>

The significant outstanding balances of the Group and of the Bank with their related parties are as follows :

##### GROUP

	Associated company		Companies in which have financial interest	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Amount due from related parties :</b>				
Loans, advances and financing	23,891	24,951	2,243	3,210
Less : Impairment/Provision	(3)	(7)	–	(1)
	<b>23,888</b>	<b>24,944</b>	<b>2,243</b>	<b>3,209</b>

## Notes to the Financial Statements

### 31. RELATED PARTY TRANSACTIONS (cont'd)

#### (c) Companies in which the Group and the Bank have financial interests (cont'd)

##### BANK

	Subsidiaries		Associated company		Companies in which have financial interest	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Amount due from related parties :</b>						
Loans, advances and financing	–	–	22,782	23,729	2,243	3,210
Others	85	229	–	–	–	–
Interest receivables	–	–	1,109	1,222	–	–
	<b>85</b>	<b>229</b>	<b>23,891</b>	<b>24,951</b>	<b>2,243</b>	<b>3,210</b>
<b>Amount due to related parties :</b>						
Deposits and placements received	3,873	3,756	–	–	–	–
	<b>3,873</b>	<b>3,756</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>

#### (d) 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 and of the Bank either directly or indirectly. Other than Directors, the key management personnel of the Group and of the Bank include certain members of senior management of the Bank and heads of major subsidiary companies of the Group.

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Other key management personnel :				
Short-term employee benefits	5,729	4,885	2,527	2,371
Long-term employee benefits	1,321	1,766	–	–
	<b>7,050</b>	<b>6,651</b>	<b>2,527</b>	<b>2,371</b>

No loans were granted to the Directors of the Bank. Loans made to other key management personnel of the Group and of the Bank are on similar terms and conditions which is generally available to other employees of the Bank.

All related party transactions are conducted at arm's length basis and on normal commercial terms which are not more favourable than those generally available to the public.

No provisions have been recognised in respect of loans given to key management personnel in 2013 and 2012.

## Notes to the Financial Statements

### 32. COMMITMENTS AND CONTINGENCIES

	Principal amount RM'000	2013 Credit equivalent amount* RM'000	Risk weighted amount RM'000	Principal amount RM'000	2012 Credit equivalent amount* RM'000	Risk weighted amount RM'000
<b>GROUP/BANK</b>						
<b>Irrevocable commitments to extend credit :</b>						
Maturity not exceeding one year	40,397	–	–	48,809	–	–
Maturity exceeding one year	1,302,892	651,446	325,723	1,083,375	541,687	270,844
	<b>1,343,289</b>	<b>651,446</b>	<b>325,723</b>	<b>1,132,184</b>	<b>541,687</b>	<b>270,844</b>
<b>Other commitments :</b>						
Authorised and contracted for - Property, plant and equipment	49,311	–	–	63,520	–	–
<b>Contingent Liabilities :</b>						
Amount guaranteed by Bank	585	293	293	355	178	178
	<b>1,393,185</b>	<b>651,738</b>	<b>326,016</b>	<b>1,196,059</b>	<b>541,865</b>	<b>271,022</b>

\* The credit equivalent amount is arrived at using the credit conversion factor as per Bank Negara Malaysia's Guidelines.

### 33. FINANCIAL INSTRUMENTS

#### (i) Categories of financial instruments

The table below provides an analysis of financial instruments categorised as follows :

- (a) Loans and receivables ("L&R")
- (b) Fair value through profit or loss ("FVTPL")
  - a. Held for trading ("HFT")
  - b. Designated upon initial recognition ("DUIR")
- (c) Available for sale financial assets ("AFS")
- (d) Held-to-maturity ("HTM")
- (e) Financial liabilities measured at amortised cost ("FL")

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (i) Categories of financial instruments (cont'd)

GROUP 31 December 2013	FVTPL HFT RM'000	FVTPL DUIR RM'000	HTM RM'000	L&R/ (FL) RM'000	AFS RM'000	CARRYING AMOUNT RM'000
<b>Financial assets</b>						
Cash and short-term funds	–	–	–	2,401,976	–	2,401,976
Investment securities :						
At fair value	140,974	225,591	–	–	1,300,296	1,666,861
At amortised cost	–	–	8,427,010	–	–	8,427,010
Other assets	–	–	–	410,951	–	410,951
Loans, advances and financing						
At amortised cost	–	–	–	16,872,280	–	16,872,280
General and family takaful fund assets	1,054,874	26,908	–	92,465	–	1,174,247
	<b>1,195,848</b>	<b>252,499</b>	<b>8,427,010</b>	<b>19,777,672</b>	<b>1,300,296</b>	<b>30,953,325</b>
<b>Financial liabilities</b>						
Deposits from customers	–	–	–	(24,805,414)	–	(24,805,414)
Deposits and placements of banks and other financial institutions	–	–	–	(1,743,606)	–	(1,743,606)
Other liabilities	–	–	–	(929,810)	–	(929,810)
Borrowing from institution	–	–	–	(24,187)	–	(24,187)
General and family takaful fund liabilities	–	(30,722)	–	(61,289)	–	(92,011)
General and family takaful policy holders' fund	–	(1,075,368)	–	–	–	(1,075,368)
	–	<b>(1,106,090)</b>	–	<b>(27,564,306)</b>	–	<b>(28,670,396)</b>
<b>31 December 2012</b>						
<b>Financial assets</b>						
Cash and short-term funds	–	–	–	1,427,777	–	1,427,777
Investment securities :						
At fair value	99,996	181,721	–	–	942,073	1,223,790
At amortised cost	–	–	8,151,054	–	–	8,151,054
Other assets	–	–	–	306,286	–	306,286
Loans, advances and financing						
At amortised cost	–	–	–	13,881,562	–	13,881,562
General and family takaful fund assets	720,887	14,552	–	130,578	–	866,017
	<b>820,883</b>	<b>196,273</b>	<b>8,151,054</b>	<b>15,746,203</b>	<b>942,073</b>	<b>25,856,486</b>
<b>Financial liabilities</b>						
Deposits from customers	–	–	–	(21,226,557)	–	(21,226,557)
Deposits and placements of banks and other financial institutions	–	–	–	(965,409)	–	(965,409)
Other liabilities	–	–	–	(728,568)	–	(728,568)
Borrowing from institution	–	–	–	(23,671)	–	(23,671)
General and family takaful fund liabilities	–	(29,284)	–	(62,495)	–	(91,779)
General and family takaful policy holders' fund	–	(768,688)	–	–	–	(768,688)
	–	<b>(797,972)</b>	–	<b>(23,006,700)</b>	–	<b>(23,804,672)</b>



## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (i) Categories of financial instruments (cont'd)

<b>BANK</b> <b>31 December 2013</b>	<b>FVTPL HFT RM'000</b>	<b>FVTPL DUIR RM'000</b>	<b>HTM RM'000</b>	<b>L&amp;R/ (FL) RM'000</b>	<b>AFS RM'000</b>	<b>CARRYING AMOUNT RM'000</b>
<b>Financial assets</b>						
Cash and short-term funds	–	–	–	2,318,044	–	2,318,044
Investment securities :						
At fair value	8,009	225,591	–	–	1,300,296	1,533,896
At amortised cost	–	–	8,427,010	–	–	8,427,010
Other assets	–	–	–	367,270	–	367,270
Loans, advances and financing						
At amortised cost	–	–	–	16,872,280	–	16,872,280
	<b>8,009</b>	<b>225,591</b>	<b>8,427,010</b>	<b>19,557,594</b>	<b>1,300,296</b>	<b>29,518,500</b>
<b>Financial liabilities</b>						
Deposits from customers	–	–	–	(24,809,287)	–	(24,809,287)
Deposits and placements of banks and other financial institutions	–	–	–	(1,743,606)	–	(1,743,606)
Other liabilities	–	–	–	(821,973)	–	(821,973)
Borrowing from institution	–	–	–	(24,187)	–	(24,187)
	<b>–</b>	<b>–</b>	<b>–</b>	<b>(27,399,053)</b>	<b>–</b>	<b>(27,399,053)</b>
<b>31 December 2012</b>						
<b>Financial assets</b>						
Cash and short-term funds	–	–	–	1,338,927	–	1,338,927
Investment securities :						
At fair value	8,703	181,721	–	–	942,073	1,132,497
At amortised cost	–	–	8,151,054	–	–	8,151,054
Other assets	–	–	–	254,931	–	254,931
Loans, advances and financing						
At amortised cost	–	–	–	13,881,562	–	13,881,562
	<b>8,703</b>	<b>181,721</b>	<b>8,151,054</b>	<b>15,475,420</b>	<b>942,073</b>	<b>24,758,971</b>
<b>Financial liabilities</b>						
Deposits from customers	–	–	–	(21,230,313)	–	(21,230,313)
Deposits and placements of banks and other financial institutions	–	–	–	(965,409)	–	(965,409)
Other liabilities	–	–	–	(630,947)	–	(630,947)
Borrowing from institution	–	–	–	(23,671)	–	(23,671)
	<b>–</b>	<b>–</b>	<b>–</b>	<b>(22,850,340)</b>	<b>–</b>	<b>(22,850,340)</b>

## 33. FINANCIAL INSTRUMENTS (cont'd)

### (ii) Financial risk management

#### Risk management framework

The Board of Directors has an overall responsibility for the establishment and oversight of the Group's and the Bank's risk management framework.

The Board of Directors has established the Board Risk Management Committee, Asset and Liability Committee (ALCO) and other relevant management committees which are responsible for developing and overseeing the implementation of the Group's and the Bank's risk management policies in their specified areas. All Committees have both executive and non-executive members and report regularly to the Board of Directors on their activities.

The Group's and the Bank's risk management policies are established to identify and analyse the risks faced by the Group and the Bank, to set appropriate risk limits and controls, and to monitor risks and adherence to limits.

Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered.

The Group and the Bank, through their training and management standards and procedures, aim to develop a disciplined and constructive control environment, in which all employees would understand their roles and obligations.

The Bank's Audit Committee are responsible for monitoring compliance with the Bank's risk management policies and procedures, and for reviewing the adequacy of the risk management framework in relation to the risks faced by the Bank.

The Bank's Audit Committee are assisted in these functions by Internal Audit Department. Internal Audit Department undertakes both regular and ad-hoc reviews of risk management controls and procedures, the results of which are reported to the Bank's Audit Committee.

#### (a) Credit risk

Credit risk is the risk of financial loss to the Group and the Bank if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Group's and the Bank's loans and advances to customers and other banks, and investment debt securities.

For risk management reporting purposes, the Group and the Bank consider and consolidate all elements of credit risk exposure such as individual obligor default, country and sector risk.

For risk management purposes, credit risk arising on trading assets is managed independently; and information thereon is disclosed below. The market risk in respect of changes in value in trading assets arising from changes in market credit spreads applied to debt securities and derivatives included in trading assets is managed as a component of market risk.

#### Credit risk exposure

##### (i) Past due but not impaired loans and investment securities

Past due but not impaired loans and investment debt securities, other than those carried at fair value through profit or loss, are those for which contractual interest 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 security/collateral available and/or the stage of collection of amounts owed to the Group and the Bank.

## 33. FINANCIAL INSTRUMENTS (cont'd)

### (ii) Financial risk management (cont'd)

#### (a) Credit risk (cont'd)

##### Credit risk exposure (cont'd)

#### (ii) Loans, advances and financing with renegotiated terms

Loans, advances and financing with renegotiated terms are loans that have been restructured due to deterioration in the borrower's financial position and where the Group and the Bank have made concessions that they would not otherwise consider. Once the loan is restructured, it remains in this category independent of satisfactory performance after restructuring.

#### (iii) Allowances for impairment

The Group and the Bank establish an allowance for impairment losses on assets carried at amortised cost or classified as available-for-sale that represents their estimate of incurred losses in the loans, advances and financing and investment debt securities portfolio. The main components of this allowance comprising a specific loss component that relates to individually significant exposures, and a collective loans, advances and financing loss allowance established for groups of homogeneous assets in respect of losses that have been incurred but have not been identified on loans, advances and financing that are considered individually insignificant as well as individually significant exposures that were subject to individual assessment for impairment but not found to be individually impaired. Assets carried at fair value through profit or loss are not subject to impairment testing as the measure of fair value reflects the credit quality of each asset.

#### (iv) Write-off policy

The Group and the Bank write off the loan, advance and financing or investment debt securities balance, and any related allowances for impairment losses, when the Group's and the Bank's Credit Department determine that the loan, advance and financing or securities is uncollectible.

This determination is made after considering information such as the occurrence of significant changes in the borrower's/ issuer's financial position such that the borrower/issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

For smaller balance standardised loans, advances and financing, write-off decisions generally are based on a product-specific past due status.

#### (v) Management of Credit Risks

The Bank's Board Risk Management Committee play the oversight role as the overall responsible body that endorse credit risk related policies, governing the credit risk activities in the Bank. The function is supported by the Bank's Loan Committee at the management level in loan approval process.

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (ii) Financial risk management (cont'd)

##### (a) Credit risk (cont'd)

Set out below is an analysis of the gross and net (of allowances for impairment) assets by risk class.

##### (i) Loans, advances and financing

	NOTE	GROUP/BANK	
		2013 RM'000	2012 RM'000
Carrying amount	5	16,872,280	13,881,562
<b>Asset at amortised cost</b>			
<u>Collectively impaired</u>			
Impaired more than 90 days past due		445,139	463,917
Total gross	6	445,139	463,917
Collective impairment allowance		(334,152)	(236,833)
Carrying amount		110,987	227,084
<u>Past due and not impaired</u>			
Low risk		1,245,358	1,049,124
Watch list		3,248	3,130
Total gross		1,248,606	1,052,254
Collective impairment allowance		(55,611)	(11,496)
Carrying amount		1,192,995	1,040,758
<u>Past due and not impaired consist of :</u>			
1-30 days		921,705	692,033
31-60 days		323,653	357,091
61-90 days		3,248	3,130
Total gross		1,248,606	1,052,254
Collective impairment allowance		(55,611)	(11,496)
Carrying amount		1,192,995	1,040,758
<u>Not past due and not impaired</u>			
Low risk		15,584,998	12,755,752
Total gross		15,584,998	12,755,752
Collective impairment allowance		(16,700)	(142,032)
Carrying amount		15,568,298	12,613,720
<b>Carrying amount at amortised cost</b>		<b>16,872,280</b>	<b>13,881,562</b>

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (ii) Financial risk management (cont'd)

##### (a) Credit risk (cont'd)

##### (ii) Held-for-trading

	NOTE	GROUP		BANK	
		2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Carrying amount	4	140,974	99,996	8,009	8,703
<b>Asset at fair value through profit or loss</b>					
<u>Not past due and not impaired</u>					
Low risk		140,974	99,996	8,009	8,703
Carrying amount at fair value through profit or loss		140,974	99,996	8,009	8,703

##### (iii) Held-to-maturity

	NOTE	GROUP		BANK	
		2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Carrying amount	4	8,427,010	8,151,054	8,427,010	8,151,054
<b>Asset at amortised cost</b>					
<u>Not past due and not impaired</u>					
Low risk		8,427,010	8,151,054	8,427,010	8,151,054
Carrying amount at amortised cost		8,427,010	8,151,054	8,427,010	8,151,054

##### (iv) Available-for-sale

	NOTE	GROUP		BANK	
		2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
Carrying amount	4	1,525,887	1,123,794	1,525,887	1,123,794
<b>Asset at fair value available for sale</b>					
<u>Not past due and not impaired</u>					
Low risk		1,574,154	1,172,061	1,574,154	1,172,061
Total gross		1,574,154	1,172,061	1,574,154	1,172,061
Impairment allowance		(48,267)	(48,267)	(48,267)	(48,267)
Carrying amount at fair value available for sale		1,525,887	1,123,794	1,525,887	1,123,794

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (ii) Financial risk management (cont'd)

##### (a) Credit risk (cont'd)

##### Impaired loans, advances and financing and investment securities.

Collectively impaired loans and individually impaired securities are loans and advances and investment debt securities (other than those carried at fair value through profit or loss) for which the Group determines that there is objective evidence of impairment and it does not expect to collect all principal and interest due according to the contractual terms of the loan/investment securities agreement(s).

Loans and advances and investment debt securities carried at fair value through profit or loss are not assessed for impairment but are subject to the same internal grading system.

	Loans, advances and financing	
	Gross RM'000	Net RM'000
<b>As at 31 December 2013</b>		
Impaired more than 90 days past due	445,139	110,987
<b>Total</b>	<b>445,139</b>	<b>110,987</b>
<b>As at 31 December 2012</b>		
Impaired more than 90 days past due	463,917	227,084
<b>Total</b>	<b>463,917</b>	<b>227,084</b>

The Group and Bank monitor concentrations of credit risk by sector. An analysis of concentrations of credit risk from loans and advances and investment securities at the end of reporting period is shown below :

		GROUP/ BANK Loans, Advances and Financing RM'000	GROUP Investment Securities RM'000	BANK Investment Securities RM'000
<b>As at 31 December 2013</b>				
<b>Carrying amount</b>	<b>NOTE</b>			
<b>Concentration by sector</b>	4 & 5	<b>16,872,280</b>	<b>9,727,306</b>	<b>9,727,306</b>
<i>Corporate</i>				
Energy		–	139,073	139,073
Construction		–	221,760	221,760
Financial services		111,837	89,800	89,800
Others		–	366,565	233,600
<i>Government</i>		–	9,276,673	9,276,673
<i>Retail : Housing</i>		4,937,683	–	–
Transportation		274,184	–	–
Micro finance		368,174	–	–
Others		11,180,402	–	–
<b>Carrying amount</b>		<b>16,872,280</b>	<b>10,093,871</b>	<b>9,960,906</b>

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (ii) Financial risk management (cont'd)

##### (a) Credit risk (cont'd)

As at 31 December 2012 Carrying amount	NOTE	GROUP/ BANK Loans, Advances and Financing RM'000	GROUP Investment Securities RM'000	BANK Investment Securities RM'000
<b>Concentration by sector</b>	4 & 5	13,881,562	9,093,127	9,093,127
<i>Corporate</i>				
Energy		–	136,807	136,807
Construction		–	232,363	232,363
Financial services		120,397	45,723	45,723
Others		–	281,717	190,424
<i>Government</i>		–	8,678,234	8,678,234
Retail : Housing		3,753,862	–	–
Transportation		226,259	–	–
Micro finance		334,378	–	–
Consumption credit		9,287,515	–	–
Others		159,151	–	–
<b>Carrying amount</b>		<b>13,881,562</b>	<b>9,374,844</b>	<b>9,283,551</b>

##### (b) Liquidity risk

Liquidity risk is the risk that the Group and the Bank will encounter difficulty in meeting obligations associated with its financial liabilities that are settled by delivering cash or another financial asset.

##### Exposure to liquidity risk

The key measure used by the Group and the Bank for managing liquidity risk is the ratio of net liquid assets to deposits from customers. For this purpose net liquid assets are considered as including cash and cash equivalents less any deposits from banks and commitments maturing within the next month. A similar, but not identical, calculation is used to measure the Group's and the Bank's compliance with the liquidity limit established by the Group's and the Bank's lead regulator, Bank Negara Malaysia (BNM) as New Liquidity Framework (BNM/DFI/GP7) which was issued on December 2006. Details of the reported Group and Bank ratio of net liquid assets to deposits from customers at the reporting date and during the financial period according to new liquidity framework were as follows :

Ratio of net liquid asset to deposits from customer	2013 %	2012 %
As at 31 December	61	59
Average for the year	60	57
Maximum for the year	62	59
Minimum for the year	57	55

33. FINANCIAL INSTRUMENTS (cont'd)

(ii) Financial risk management (cont'd)

(b) Liquidity risk (cont'd)

Behavioral maturity analysis for financial liabilities

**BANK**

**31 December 2013**

Non-derivative liabilities

Deposits from customers and placements of other bank and other financial institutions :

Individuals

Non individuals

Deferred income

Retirement benefit obligation

Borrowing from institution

Other liabilities

Provision for zakat

Irrevocable commitments to extend credit and contingent liabilities

	Gross carrying amount RM'000	Gross nominal RM'000	Up to 1 week RM'000	1 week up to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 months up to 1 year RM'000	Above 1 year RM'000
12,349,967	(13,064,821)	(873,526)	1,195,141	(1,824,338)	(319,157)	189,510	(11,432,451)	
14,202,926	(13,488,072)	(1,108,271)	(477,849)	(626,351)	(1,394,630)	(1,535,779)	(8,345,193)	
366,478	(366,478)	-	-	-	-	-	(366,478)	
67,696	(67,696)	-	-	-	-	-	(67,696)	
24,187	(24,187)	-	-	-	-	-	(24,187)	
821,973	(821,973)	-	-	-	-	-	(821,973)	
5,707	(5,707)	-	-	-	-	-	(5,707)	
<b>1,393,185</b>	<b>(1,393,185)</b>	<b>(268,775)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,124,410)</b>	
<b>29,232,119</b>	<b>(29,232,119)</b>	<b>(2,250,571)</b>	<b>717,292</b>	<b>(2,450,690)</b>	<b>(1,713,786)</b>	<b>(1,346,269)</b>	<b>(22,188,095)</b>	

**31 December 2012**

Non-derivative liabilities

Deposits from customers and placements of other bank and other financial institutions :

Individuals

Non individuals

Deferred income

Borrowing from institution

Other liabilities

Provision for zakat

Irrevocable commitments to extend credit and contingent liabilities

11,522,362	(11,522,362)	158,200	(1,220,349)	740,900	(1,339,505)	(489,841)	(9,371,767)
10,673,360	(10,673,360)	140,748	(134,356)	50,187	(1,983,190)	631,233	(9,377,982)
384,164	(384,164)	-	-	-	-	-	(384,164)
23,671	(23,671)	-	-	-	-	-	(23,671)
630,947	(630,947)	-	-	-	-	-	(630,947)
5,010	(5,010)	-	-	-	-	-	(5,010)
<b>1,196,059</b>	<b>(1,196,059)</b>	<b>(226,468)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(969,591)</b>
<b>24,435,573</b>	<b>(24,435,573)</b>	<b>72,480</b>	<b>(1,354,705)</b>	<b>791,087</b>	<b>(3,322,695)</b>	<b>141,392</b>	<b>(20,763,132)</b>



# Notes to the Financial Statements

## 33. FINANCIAL INSTRUMENTS (cont'd)

### (ii) Financial risk management (cont'd)

#### (c) Market risks

Market risk is the risk that changes in market prices, such as interest rates, equity prices, foreign exchange rates and credit spreads (not relating to changes in the obligor's/issuer's credit standing) will affect the Group's and the Bank's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return on risk.

#### Management of market risks

The Group and the Bank separates its exposure to market risk between trading and non-trading portfolios. Trading portfolios are mainly held by the investment unit, and include positions arising from market making and proprietary position taking, together with financial assets and liabilities that are managed on a fair value basis.

The Board Risk Management Committee plays the oversight role as the overall responsible body that endorses the limits governing the market risk activities in the Bank. The function is supported by ALCO at the management level to oversee the implementation of relevant operational activities.

#### Exposure to interest rate risk of non-trading portfolios

The principal risk to which non-trading portfolios are exposed is the risk of loss from fluctuations in the future cash flows or fair values of financial instruments because of a change in market interest rates. Interest rate risk is managed principally through monitoring interest rate gaps and by having pre-approved limits for repricing bands.

Guided by the above policies as approved by the Board of Directors, ALCO is the management-level monitoring body for compliance with these limits and is assisted by the Bank's Risk Management Department in its day-to-day monitoring activities.

33. FINANCIAL INSTRUMENTS (cont'd)

(ii) Financial risk management (cont'd)

(c) Market risks (cont'd)

A summary of the Bank's interest rate gap position on non-trading portfolios is as follows :

31 December 2013

**Bank core activities - non trading**

	Gross carrying amount RM'000	Gross nominal RM'000	Up to 1 week RM'000	1 week up to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 months up to 1 year RM'000	Above 1 year RM'000	Effective interest rate %
<b>Inflows</b>									
Loans, advances and financing	17,278,743	17,278,743	302,654	1,185	4,893	40,609	62,834	16,866,568	5.71
Cash in hand	625,384	625,384	625,384	-	-	-	-	-	-
Other assets	452,853	452,853	-	-	-	-	-	452,853	-
Investment in equities	233,600	233,600	-	-	-	-	-	233,600	-
Investment in subsidiaries/associates	284,809	284,809	-	-	-	-	-	284,809	-
Property, plant and equipment, Investment properties and prepaid lease payments	1,134,643	1,134,643	-	-	-	-	-	1,134,643	-
<b>Outflows</b>									
Deposits from customers and placements of other bank and other financial institutions	(26,552,893)	(26,552,893)	(12,089,774)	(5,326,336)	(5,037,864)	(1,342,275)	(2,415,845)	(340,799)	2.36
Reserves and other liabilities	(4,877,105)	(4,877,105)	-	-	-	-	-	(4,877,105)	-
Net maturity gap	(11,419,966)	(11,419,966)	(11,161,736)	(5,325,151)	(5,032,971)	(1,301,666)	(2,353,011)	13,754,569	-
<b>Treasury and capital market activities</b>									
<b>Inflows</b>									
Short-term placements	1,692,660	1,692,660	1,642,660	50,000	-	-	-	-	3.26
Investment debt securities	9,727,306	9,727,306	-	-	286,205	165,660	259,926	9,015,515	3.84
<b>Total maturity gap</b>	-	-	(9,519,076)	(5,275,151)	(4,746,766)	(1,136,006)	(2,093,085)	22,770,084	-
<b>Outflows</b>									
Irrevocable commitments to extend credit and contingent liabilities	(1,393,185)	(1,393,185)	(1,343,384)	-	-	-	(49,801)	-	-
<b>Total net maturity gap</b>	(1,393,185)	(1,393,185)	(10,862,460)	(5,275,151)	(4,746,766)	(1,136,006)	(2,142,886)	22,770,084	-

33. FINANCIAL INSTRUMENTS (cont'd)

(ii) Financial risk management (cont'd)

(c) Market risks (cont'd)

A summary of the Bank's interest rate gap position on non-trading portfolios is as follows : (cont'd)

31 December 2012

	Gross carrying amount RM'000	Gross nominal RM'000	Up to 1 week RM'000	1 week up to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 months up to 1 year RM'000	Above 1 year RM'000	Effective interest rate %
<b>Bank core activities - non trading</b>									
<u>Inflows</u>									
Loans, advances and financing	14,271,923	14,271,923	225,901	1,126	1,141	15,837	49,967	13,977,951	6.31
Cash in hand	423,447	423,447	423,447	-	-	-	-	-	-
Other assets	287,253	287,253	-	-	-	-	-	287,253	-
Investment in equities	190,424	190,424	-	-	-	-	-	190,424	-
Investment in subsidiaries/associates	263,809	263,809	-	-	-	-	-	263,809	-
Property, plant and equipment, investment properties	1,070,807	1,070,807	-	-	-	-	-	1,070,807	-
<u>Outflows</u>									
Deposits from customers and placements of other bank and other financial institutions	(22,195,722)	(22,195,722)	(10,366,175)	(3,721,406)	(3,914,862)	(1,608,046)	(2,421,361)	(163,872)	2.35
Reserves and other liabilities	(4,347,202)	(4,347,202)	-	-	-	-	-	(4,347,202)	-
Net maturity gap	(10,035,261)	(10,035,261)	(9,716,827)	(3,720,280)	(3,913,721)	(1,592,209)	(2,371,394)	11,279,170	-
<b>Treasury and capital market activities</b>									
<u>Inflows</u>									
Short-term placements	915,480	915,480	815,480	50,000	50,000	-	-	-	3.59
Investment debt securities	9,093,127	9,093,127	-	-	569,416	246,990	221,034	8,055,687	3.87
Total maturity gap	(26,654)	(26,654)	(8,901,347)	(3,670,280)	(3,294,305)	(1,345,219)	(2,150,360)	19,334,857	-
<u>Outflows</u>									
Irrevocable commitments to extend credit and contingent liabilities	(1,196,059)	(1,196,109)	(1,132,184)	-	-	(310)	(63,520)	(95)	-
Total net maturity gap	(1,222,713)	(1,222,763)	(10,033,531)	(3,670,280)	(3,294,305)	(1,345,529)	(2,213,880)	19,334,762	-

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (iii) Fair value hierarchy

For financial instruments measured at fair value, where available, quoted and observable market prices in an active market or dealer price quotations are used to measure fair value. These include listed equity securities and broker quotes on Bloomberg and Reuters.

Where such quoted and observable market prices are not available, fair values are determined using appropriate valuation techniques, which include the use of mathematical models, such as discounted cash flow models and option pricing models, comparison to similar instruments for which market observable prices exist and other valuation techniques.

The objective of valuation techniques is to arrive at a fair value determination that reflects the price of the financial instrument at the reporting date, that would have been determined by market participants acting at arm's length.

Valuation techniques used incorporate assumptions regarding discount rates, interest/profit rate yield curves, estimates of future cash flows and other factors, as applicable. Changes in these assumptions could materially affect the fair values derived.

The Group and the Bank generally use widely recognised valuation techniques with market observable inputs, if available, for the determination of fair value, which require minimal management judgement and estimation, due to the low complexity of the financial instruments held.

MFRS 13 Fair Value Measurement requires each class of assets and liabilities measured at fair value in the statement of financial position after initial recognition to be categorised according to a hierarchy that reflects the significance of inputs used in making the measurements, in particular, whether the inputs used are observable or unobservable. The following levels of hierarchy are used for determining and disclosing the fair value of those financial instruments and non-financial assets :

- Level 1** Quoted market prices : quoted prices (unadjusted) in active markets for identical instruments;
- Level 2** Fair values based on observable inputs : inputs other than quoted prices included within Level 1 that are observable for the instrument, whether directly (i.e. prices) or indirectly (i.e. derived from prices), are used; and
- Level 3** Fair values derived using unobservable inputs : inputs used are not based on observable market data and the unobservable inputs may have a significant impact on the valuation of the financial instruments and non-financial assets.

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (iii) Fair value hierarchy (cont'd)

##### Financial instruments and non-financial assets carried at fair value

The table below analyses financial instruments carried at fair value, by valuation method. The different levels have been defined as follows :

2013	NOTE	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
<b>GROUP</b>					
<b>Fair value through profit or loss</b>					
Malaysian Government Securities	4 a)	–	18,472	–	18,472
Islamic Debt Securities		–	114,493	–	114,493
Shares		8,009	–	–	8,009
		8,009	132,965	–	140,974
<b>Investment securities available-for-sale</b>					
Shares	4 c)	123,965	–	–	123,965
Unit Trust investment		–	101,626	–	101,626
Malaysian Government Securities		–	472,172	–	472,172
Sukuk		–	143,026	–	143,026
Government Guaranteed Bonds		–	19,120	–	19,120
Malaysian Government Investment Issues		–	665,978	–	665,978
		123,965	1,401,922	–	1,525,887
		131,974	1,534,887	–	1,666,861
<b>2013</b>					
	NOTE	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
<b>BANK</b>					
<b>Fair value through profit or loss</b>					
Shares	4 a)	8,009	–	–	8,009
		8,009	–	–	8,009
<b>Investment securities available-for-sale</b>					
Shares	4 c)	123,965	–	–	123,965
Unit Trust investment		–	101,626	–	101,626
Malaysian Government Securities		–	472,172	–	472,172
Sukuk		–	143,026	–	143,026
Government Guaranteed Bonds		–	19,120	–	19,120
Malaysian Government Investment Issues		–	665,978	–	665,978
		123,965	1,401,922	–	1,525,887
		131,974	1,401,922	–	1,533,896

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (iii) Fair value hierarchy (cont'd)

##### Financial instruments and non-financial assets carried at fair value (cont'd)

2012	NOTE	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
<b>GROUP</b>					
<i>Fair value through profit or loss</i>					
	4 a)				
Malaysian Government Securities		–	6,507	–	6,507
Islamic Debt Securities		–	84,786	–	84,786
Shares		8,703	–	–	8,703
		8,703	91,293	–	99,996
<i>Investment securities available-for-sale</i>					
	4 c)				
Shares		83,488	–	–	83,488
Unit Trust investment		–	98,233	–	98,233
Malaysian Government Securities		–	245,115	–	245,115
Sukuk		–	30,432	–	30,432
Government Guaranteed Bonds		–	19,852	–	19,852
Malaysian Government Investment Issues		–	646,674	–	646,674
		83,488	1,040,306	–	1,123,794
		92,191	1,131,599	–	1,223,790
<b>2012</b>					
	NOTE	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
<b>BANK</b>					
<i>Fair value through profit or loss</i>					
	4 a)				
Shares		8,703	–	–	8,703
		8,703	–	–	8,703
<i>Investment securities available-for-sale</i>					
	4 c)				
Shares		83,488	–	–	83,488
Unit Trust investment		–	98,233	–	98,233
Malaysian Government Securities		–	245,115	–	245,115
Sukuk		–	30,432	–	30,432
Government Guaranteed Bonds		–	19,852	–	19,852
Malaysian Government Investment Issues		–	646,674	–	646,674
		83,488	1,040,306	–	1,123,794
		92,191	1,040,306	–	1,132,497

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (iii) Fair value hierarchy (cont'd)

##### Fair values of financial instruments not carried at fair value but fair value disclosure are required

Set out below is the comparison of the carrying amounts and fair values of the financial instruments of the Group and the Bank which are not carried at fair value in the financial statements. It does not include those short term/on demand financial assets and financial liabilities where the carrying amounts are reasonable approximation of their fair values.

2013	GROUP		BANK	
	Carrying Amount RM'000	Fair Value RM'000	Carrying Amount RM'000	Fair Value RM'000
<b>Financial assets</b>				
Investment securities held-to-maturity	8,427,010	8,369,041	8,427,010	8,369,041
Loans, advances and financing	17,278,743	16,872,280	17,278,743	16,872,280
Other assets	412,807	410,951	369,126	367,270
Investment properties	20,928	42,000	20,928	42,000
	<b>26,139,488</b>	<b>25,694,272</b>	<b>26,095,807</b>	<b>25,650,591</b>
<b>Financial liabilities</b>				
Borrowing from institution	24,187	24,187	24,187	24,187
	<b>24,187</b>	<b>24,187</b>	<b>24,187</b>	<b>24,187</b>

2012	GROUP		BANK	
	Carrying Amount RM'000	Fair Value RM'000	Carrying Amount RM'000	Fair Value RM'000
<b>Financial assets</b>				
Investment securities held-to-maturity	8,151,054	8,312,592	8,151,054	8,312,592
Loans, advances and financing	14,271,923	13,881,562	14,271,923	13,881,562
Other assets	308,142	306,286	256,787	254,931
Investment properties	21,654	42,000	21,654	42,000
	<b>22,752,773</b>	<b>22,542,440</b>	<b>22,701,418</b>	<b>22,491,085</b>
<b>Financial liabilities</b>				
Borrowing from institution	23,671	23,671	23,671	23,671
	<b>23,671</b>	<b>23,671</b>	<b>23,671</b>	<b>23,671</b>

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (iii) Fair value hierarchy (cont'd)

##### Fair values of financial instruments not carried at fair value but fair value disclosure are required (cont'd)

The table below analyses financial instruments not carried at fair value, but fair value disclosure are required. The different levels have been defined as follows :

2013	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
<b>GROUP</b>				
<b>Financial Assets</b>				
<b>Investment securities held-to-maturity</b>				
Malaysian Government Securities	–	2,626,323	–	2,626,323
Malaysian Government Investment Issues	–	2,911,916	–	2,911,916
Sukuk	–	137,616	–	137,616
Government Guaranteed Bonds	–	1,596,392	–	1,596,392
Khazanah Bonds	–	652,897	–	652,897
Private Debt Securities	–	79,741	–	79,741
Islamic Debt Securities	–	364,156	–	364,156
	–	8,369,041	–	8,369,041
<b>Loans, advances and financing</b>				
Housing loans/financing	–	–	4,856,603	4,856,603
Personal loans/financing	–	–	10,999,640	10,999,640
Staff loans/financing	–	–	108,301	108,301
Hire purchase receivables	–	–	179,358	179,358
Micro credit	–	–	1,418	1,418
Micro finance	–	–	368,160	368,160
Credit/Charge cards	–	–	244,324	244,324
Other term loans/financing	–	–	112,233	112,233
Revolving credit	–	–	2,243	2,243
	–	–	16,872,280	16,872,280
<b>Other assets</b>				
Interest/Profit receivables	–	–	91,948	91,948
Deposits and prepayments	–	–	12,875	12,875
Sundry receivables	–	–	297,436	297,436
Dividend receivables	–	–	8,692	8,692
Due from subsidiaries	–	–	–	–
	–	–	410,951	410,951
<b>Investment properties</b>				
	–	–	42,000	42,000
	–	8,369,041	17,325,231	25,694,272
<b>Financial Liabilities</b>				
<b>Borrowing from institution</b>				
	–	–	24,187	24,187



## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (iii) Fair value hierarchy (cont'd)

Fair values of financial instruments not carried at fair value but fair value disclosure are required (cont'd)

2012	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
<b>GROUP</b>				
<b>Financial Assets</b>				
<b><i>Investment securities held-to-maturity</i></b>				
Malaysian Government Securities	–	3,432,228	–	3,432,228
Malaysian Government Investment Issues	–	2,856,051	–	2,856,051
Sukuk	–	–	–	–
Government Guaranteed Bonds	–	1,036,391	–	1,036,391
Khazanah Bonds	–	488,047	–	488,047
Private Debt Securities	–	85,629	–	85,629
Islamic Debt Securities	–	414,246	–	414,246
	–	8,312,592	–	8,312,592
<b><i>Loans, advances and financing</i></b>				
Housing loans/financing	–	–	3,670,618	3,670,618
Personal loans/financing	–	–	9,346,293	9,346,293
Staff loans/financing	–	–	115,021	115,021
Hire purchase receivables	–	–	114,902	114,902
Micro credit	–	–	1,508	1,508
Micro finance	–	–	334,378	334,378
Credit/Charge cards	–	–	180,115	180,115
Other term loans/financing	–	–	115,517	115,517
Revolving credit	–	–	3,210	3,210
	–	–	13,881,562	13,881,562
<b><i>Other assets</i></b>				
Interest/Profit receivables	–	–	89,747	89,747
Deposits and prepayments	–	–	11,319	11,319
Sundry receivables	–	–	204,047	204,047
Dividend receivables	–	–	1,173	1,173
Due from subsidiaries	–	–	–	–
	–	–	306,286	306,286
<b><i>Investment properties</i></b>				
	–	–	42,000	42,000
	–	8,312,592	14,229,848	22,542,440
<b>Financial Liabilities</b>				
<b><i>Borrowing from institution</i></b>				
	–	–	23,671	23,671

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (iii) Fair value hierarchy (cont'd)

Fair values of financial instruments not carried at fair value but fair value disclosure are required (cont'd)

2013	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
<b>BANK</b>				
<b>Financial Assets</b>				
<i>Investment securities held-to-maturity</i>				
Malaysian Government Securities	–	2,626,323	–	2,626,323
Malaysian Government Investment Issues	–	2,911,916	–	2,911,916
Sukuk	–	137,616	–	137,616
Government Guaranteed Bonds	–	1,596,392	–	1,596,392
Khazanah Bonds	–	652,897	–	652,897
Private Debt Securities	–	79,741	–	79,741
Islamic Debt Securities	–	364,156	–	364,156
	–	8,369,041	–	8,369,041
<i>Loans, advances and financing</i>				
Housing loans/financing	–	–	4,856,603	4,856,603
Personal loans/financing	–	–	10,999,640	10,999,640
Staff loans/financing	–	–	108,301	108,301
Hire purchase receivables	–	–	179,358	179,358
Micro credit	–	–	1,418	1,418
Micro finance	–	–	368,160	368,160
Credit/Charge cards	–	–	244,324	244,324
Other term loans/financing	–	–	112,233	112,233
Revolving credit	–	–	2,243	2,243
	–	–	16,872,280	16,872,280
<i>Other assets</i>				
Interest/Profit receivables	–	–	90,335	90,335
Deposits and prepayments	–	–	12,875	12,875
Sundry receivables	–	–	255,283	255,283
Dividend receivables	–	–	8,692	8,692
Due from subsidiaries	–	–	85	85
	–	–	367,270	367,270
<i>Investment properties</i>				
	–	–	42,000	42,000
	–	8,369,041	17,281,550	25,650,591
<b>Financial Liabilities</b>				
<i>Borrowing from institution</i>				
	–	–	24,187	24,187

## Notes to the Financial Statements

### 33. FINANCIAL INSTRUMENTS (cont'd)

#### (iii) Fair value hierarchy (cont'd)

Fair values of financial instruments not carried at fair value but fair value disclosure are required (cont'd)

2012	LEVEL 1 RM'000	LEVEL 2 RM'000	LEVEL 3 RM'000	TOTAL RM'000
<b>BANK</b>				
<b>Financial Assets</b>				
<i>Investment securities held-to-maturity</i>				
Malaysian Government Securities	–	3,432,228	–	3,432,228
Malaysian Government Investment Issues	–	2,856,051	–	2,856,051
Government Guaranteed Bonds	–	1,036,391	–	1,036,391
Khazanah Bonds	–	488,047	–	488,047
Private Debt Securities	–	85,629	–	85,629
Islamic Debt Securities	–	414,246	–	414,246
	–	8,312,592	–	8,312,592
<i>Loans, advances and financing</i>				
Housing loans/financing	–	–	3,670,618	3,670,618
Personal loans/financing	–	–	9,346,293	9,346,293
Staff loans/financing	–	–	115,021	115,021
Hire purchase receivables	–	–	114,902	114,902
Micro credit	–	–	1,508	1,508
Micro finance	–	–	334,378	334,378
Credit/Charge cards	–	–	180,115	180,115
Other term loans/financing	–	–	115,517	115,517
Revolving credit	–	–	3,210	3,210
	–	–	13,881,562	13,881,562
<i>Other assets</i>				
Interest/Profit receivables	–	–	88,915	88,915
Deposits and prepayments	–	–	11,319	11,319
Sundry receivables	–	–	153,295	153,295
Dividend receivables	–	–	1,173	1,173
Due from subsidiaries	–	–	229	229
	–	–	254,931	254,931
<i>Investment properties</i>				
	–	–	42,000	42,000
	–	8,312,592	14,178,493	22,491,085
<b>Financial Liabilities</b>				
<i>Borrowing from institution</i>				
	–	–	23,671	23,671

# Notes to the Financial Statements

## 33. FINANCIAL INSTRUMENTS (cont'd)

### (iii) Fair value hierarchy (cont'd)

The following methods and assumptions are used to estimate the fair value of each class of financial instruments :

#### a) Cash and short term funds and placements with financial institutions

The carrying amount of cash and short term funds and placements with financial institutions approximates fair value due to the relatively short term maturity of these instruments.

#### b) Investment securities

The fair value of publicly traded investment securities are estimated based on quoted market prices at end of reporting period. If there are no quoted market prices for investment securities, a reasonable estimate of fair value has been calculated based on the indicative rates obtained from third party.

For an investment in an equity securities, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment. In this respect, the Group and the Bank regard a decline in fair value in excess of 20% to be significant and a decline in quoted market price that persists for nine months or longer to be prolonged.

#### c) Loans, advances and financing

The Group and the Bank consider the carrying amount of loans, advances and financing to customers as a reasonable approximation of its fair value.

Loans and advances are initially measured at fair value plus incremental direct transaction costs and subsequently measured at their amortised cost using the effective interest method, except when the Group and the Bank chooses to carry the loans and advances at fair value through profit or loss as described in Note 2 (j).

#### d) Other receivables and payables

The carrying amounts of other receivables and payables are reasonable estimates of fair value due to their relatively short term maturity.

#### e) Other investments

Fair value of other investments is based on the share of net tangible assets of the investee companies as at the financial position date.

#### f) Deposits from customers and from financial institutions

The Group and the Bank consider the carrying amounts of all its deposits, such as non-bank customers' deposits and deposits and balances of banks, agents and related companies, as reasonable approximation of their respective fair value given that these are mostly payable on demand and are short-term in nature.

#### g) Borrowing from institution

The fair value of borrowing from Bank Negara Malaysia is estimated using effective interest rate for the financing which was used in discounting present value for the future determinable repayment of the financing.

## 34. CAPITAL MANAGEMENT

### Regulatory capital

Bank Negara Malaysia (BNM) sets and monitors capital requirements for the Group and the Bank as a whole.

The parent company and individual banking operations are directly supervised by their local regulators. Effective from 22 February 2008, the Group and the Bank had to follow the provisions being set in the capital adequacy framework for the regulation of the capital.

### (i) Capital requirement of the Group and the Bank is analysed into two capital tiers as follows :

- (a) Tier I capital includes ordinary share capital, share premium, innovative bonds and retained profits after deducting goodwill and other statutory adjustment relating to the items included in the equity but accounted differently for the purpose of capital adequacy,
- (b) Tier II capital includes qualified subordinate liabilities, collective impairment allowances (limited to the credit portfolios as per assessment on historical losses under the MFRS 139 methodology) and the elements of fair value reserves relating to unrealised gains/losses on equity instruments which are classified as available-for-sale.

## Notes to the Financial Statements

### 34. CAPITAL MANAGEMENT (cont'd)

#### Regulatory capital (cont'd)

#### (ii) Various limits are applied to the elements of the capital base :

- If Tier I capital is less than or equal to zero, then the maximum allowable for Tier II capital is zero.
- If Tier I capital is less than or equal to the amount of Tier II capital, then the maximum allowable capital for the Tier II capital is equivalent to the Tier I capital, otherwise if Tier I capital exceeds or equals to the amount of Tier II capital, then the maximum allowable for the Tier II capital is equivalent to the Tier II capital.
- If maximum allowable capital for Tier II capital exceeds or equals to the investment amount in subsidiaries and investment in capital of domestic/foreign banking institution, then the core capital is equal to the Tier I capital.
- If maximum allowable capital for Tier II capital is less or equal to the investment amount in subsidiaries and investment in capital of domestic/foreign banking institution, then the core capital is equal to the capital base.
- Investment to capital ratio is inclusive of the investment in shares which is not deductible from capital base, and unit trust and property trust held and investment in fixed assets and foreclosed property held longer than specified period to the capital base.
- Minimum allowable absolute capital is RM300 million and the minimum allowable risk weighted capital ratio is 8% and the maintenance of the capital reserve needs to be established when the risk weighted capital ratio is lower than 16%.

The table below shows the risk weighted capital ratio of Group and Bank as at the statement of financial position date.

	GROUP		BANK	
	2013 RM'000	2012 RM'000	2013 RM'000	2012 RM'000
<b>Tier I Capital</b>				
General reserve	100,000	100,000	100,000	100,000
Retained earnings	1,419,204	1,172,656	1,344,038	1,112,963
Capital reserve	818,957	818,957	818,957	818,957
Non controlling interest	100,511	80,531	–	–
	<b>2,438,672</b>	<b>2,172,144</b>	<b>2,262,995</b>	<b>2,031,920</b>
Less :				
Deferred tax assets	(19,597)	(32,509)	(8,218)	(22,979)
Total Tier I capital	<b>2,419,075</b>	<b>2,139,635</b>	<b>2,254,777</b>	<b>2,008,941</b>
<b>Tier II Capital</b>				
Government grant	366,478	384,164	366,478	384,164
Eligible reserves	131,283	–	131,283	–
Collective impairment for non impaired loans, advances and financing	72,311	153,528	72,311	153,528
Total Tier II capital	<b>570,072</b>	<b>537,692</b>	<b>570,072</b>	<b>537,692</b>
Less : Investment in subsidiaries (Note 8)	–	–	(53,000)	(53,000)
<b>Capital base</b>	<b>2,989,147</b>	<b>2,677,327</b>	<b>2,771,849</b>	<b>2,493,633</b>
<b>Core capital ratio</b>	<b>14.32%</b>	15.03%	<b>13.50%</b>	14.27%
<b>Risk-weighted capital ratio</b>	<b>17.69%</b>	18.81%	<b>16.59%</b>	17.72%
<b>Core capital ratio (net of proposed dividends)</b>	<b>14.32%</b>	15.03%	<b>13.50%</b>	14.27%
<b>Risk-weighted capital ratio (net of proposed dividends)</b>	<b>17.69%</b>	18.81%	<b>16.59%</b>	17.72%

## Notes to the Financial Statements

### 34. CAPITAL MANAGEMENT (cont'd)

The table below shows the breakdown of gross risk weighted assets in the various category of weighted risk :

GROUP	2013		2012	
	Principal RM'000	Risk Weighted RM'000	Principal RM'000	Risk Weighted RM'000
0%	10,243,878	–	9,361,644	–
10%	–	–	–	–
20%	1,692,660	338,532	915,480	183,096
50%	5,498,582	2,749,291	4,218,150	2,109,075
100%	13,809,370	13,809,370	11,939,221	11,939,221
	<b>31,244,490</b>	<b>16,897,193</b>	26,434,495	14,231,392

BANK	2013		2012	
	Principal RM'000	Risk Weighted RM'000	Principal RM'000	Risk Weighted RM'000
0%	10,156,073	–	9,269,038	–
10%	–	–	–	–
20%	1,692,660	338,532	915,480	183,096
50%	5,498,582	2,749,291	4,218,150	2,109,075
100%	13,615,672	13,615,672	11,781,865	11,781,865
	<b>30,962,987</b>	<b>16,703,495</b>	26,184,533	14,074,036

### 35. SUBSEQUENT EVENTS

- (a) On 25 March 2014, the Board of Directors of the Bank approved the following gratuity schemes :
- The Bank will pay gratuity to eligible present permanent employees of the Bank upon their retirement or resignation. The gratuity is determined based on certain ratio multiply by the number of years of service and the last drawn basic salary of the employees.
  - The Bank will make a payment of token to eligible retirees of the Bank who had retired between 1 January 1992 until 31 March 2013. The gratuity is determined based on certain ratio multiply by the number of years of service and the last drawn salary of the retirees.
- (b) On 2 August 2013, the Bank signed a Joint Venture Agreement with Prudential Insurance Company of America, a company incorporated in the United States of America, to form Pramerica BSN Holdings Sdn Bhd (Pramerica BSN), to undertake a joint venture business. On 2 January 2014, through Pramerica BSN, the Bank completed the acquisition of a 30% equity interest in Uni Asia Life Assurance Berhad ("Uni Asia") for a cash consideration of RM155.4 million which was already paid before year end and being reported as a deposit in the financial statements of the Bank as of 31 December 2013. Pursuant to the completion of the said acquisition, Uni Asia become an indirect associated company of the Bank.

# Notes to the Financial Statements

## 36. THE OPERATIONS OF ISLAMIC BANKING

### STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2013

	NOTE	GROUP and BANK	
		2013 RM'000	2012 RM'000
<b>ASSETS</b>			
Cash and short-term funds	(a)	976,382	339,073
Securities held-to-maturity	(b)	2,116,104	2,121,868
Securities available-for-sale	(c)	139,170	198,627
Advances and financing	(d)	10,882,390	8,473,519
Other assets	(f)	40,661	32,688
Property, plant and equipment		259	378
		<b>14,154,966</b>	<b>11,166,153</b>
<b>LIABILITIES AND ISLAMIC BANKING CAPITAL FUNDS</b>			
Deposits from customers	(g)	11,117,075	9,241,468
Deposits and placements of banks and other financial institutions	(h)	351,506	371,333
Other liabilities		1,546,936	700,690
Deferred tax liability		14,142	14,142
Profit equalisation reserve ('PER')	(i)	25,465	32,288
		<b>13,055,124</b>	<b>10,359,921</b>
<b>ISLAMIC BANKING CAPITAL FUNDS</b>			
Islamic banking funds		80,000	80,000
Reserves		1,019,842	726,232
Islamic banking capital funds		<b>1,099,842</b>	<b>806,232</b>
Liabilities and Islamic banking capital funds		<b>14,154,966</b>	<b>11,166,153</b>

The accompanying notes form an integral part of the financial statements

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME FOR THE YEAR ENDED 31 DECEMBER 2013

	NOTE	GROUP and BANK	
		2013 RM'000	2012 RM'000
Revenue	(j)	932,630	756,033
Income derived from investment of depositors' funds	(k)	870,255	701,942
Allowance for losses on advances and financing - net	(l)	18,083	(26,298)
Transfer to profit equalisation reserve	(i)	(2,715)	(11,141)
Income attributable to the depositors	(m)	(260,616)	(247,929)
Income derived from investment of Islamic banking capital funds	(n)	62,375	54,090
Total net income		687,382	470,664
Other operating expenses	(o)	(385,538)	(382,708)
Profit before zakat		301,844	87,956
Zakat	(q)	(5,000)	(4,600)
Net profit for the year		296,844	83,356
Other comprehensive income net of zakat			
Securities available for sale fair value		(3,234)	(814)
Total other comprehensive income for the year		(3,234)	(814)
Total comprehensive income for the year		293,610	82,542

Net income from Islamic banking operations as reported in the statement of profit or loss and other comprehensive income of the Group and the Bank are derived as follows :

	NOTE	GROUP and BANK	
		2013 RM'000	2012 RM'000
Income derived from advance and financing	(j)	766,396	582,944
Income derived from investment of depositors' funds	(j)	105,591	111,992
Other income	(j)	60,643	61,097
Income attributable to depositors	(m)	(260,616)	(247,929)
Transfer to profit equalisation reserve	(i)	(2,715)	(11,141)
Net income from Islamic banking operations as reported in the statement of profit or loss and other comprehensive income of the Group and the Bank		669,299	496,963
Of which :			
Interest income earned on impaired advances and financing		4,098	2,684

The accompanying notes form an integral part of the financial statements



## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### STATEMENT OF CHANGE IN ISLAMIC BANKING FUND FOR THE YEAR ENDED 31 DECEMBER 2013

	----- Non-distributable -----			Distributable		Total RM'000
	Islamic Banking Fund RM'000	Fair Value Reserve RM'000	Regulatory Reserve* RM'000	Profit Equalisation Reserve RM'000	Retained Earnings RM'000	
<b>As at 1 January 2012</b>	80,000	1,141	–	42,849	599,700	723,690
Profit for the year	–	–	–	–	83,356	83,356
Other comprehensive income for the year	–	(814)	–	–	–	(814)
<b>Compliance of profit equalisation reserve</b>						
Provision during the year	–	–	–	14,112	(14,112)	–
Utilisation of reserve	–	–	–	(14,112)	14,112	–
<b>As at 31 December 2012</b>	80,000	327	–	42,849	683,056	806,232
<b>As at 1 January 2013</b>	80,000	327	–	42,849	683,056	806,232
<b>Total comprehensive income for the year</b>						
Profit for the year	–	–	–	–	296,844	296,844
Other comprehensive income for the year	–	(3,234)	–	–	–	(3,234)
<b>Transfer to regulatory reserve</b>	–	–	99,522	–	(99,522)	–
<b>Compliance of profit equalisation reserve</b>						
Provision during the year	–	–	–	5,106	(5,106)	–
Utilisation of reserve	–	–	–	(5,106)	5,106	–
<b>As at 31 December 2013</b>	<b>80,000</b>	<b>(2,907)</b>	<b>99,522</b>	<b>42,849</b>	<b>880,378</b>	<b>1,099,842</b>

\* Regulatory reserve is maintained in accordance with Bank Negara Malaysia instruction JDPK/8808/13/5/01 dated 4 February 2014 by aggregating collective impairment provisions and regulatory reserves of no less than 1.2% of total outstanding loans, advances and financing, net of individual impairment provisions..

The accompanying notes form an integral part of the financial statements

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### STATEMENTS OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2013

	GROUP and BANK	
	2013 RM'000	2012 RM'000
<b>CASH FLOWS FROM/(USED IN) OPERATING ACTIVITIES</b>		
Profit before zakat	301,844	87,956
Adjustments for :		
Depreciation of property, plant and equipment	77	63
Net amortisation of premiums/(accretion of discount)	(406)	12,707
Adjustment of property, plant and equipment	42	–
Collective impairment for advance and financing - net	(27,967)	16,367
Bad debts written off	13,073	17,094
Written back allowance for bad and doubtful debts	(3,189)	(7,163)
Net gain from disposal of investment securities	(280)	(4,010)
Operating profit before working capital changes	283,194	123,014
Changes in advances and financing	(2,390,788)	(2,322,079)
Changes in other assets	(7,973)	(2,380)
Changes in deposits from customers	1,866,069	1,481,538
Changes in deposits and placements of financial institutions	(19,827)	142,009
Changes in other liabilities	845,549	483,356
Profit equalisation reserve	2,715	11,141
Cash flows generated from/(used in) operations	578,939	(83,401)
Zakat paid	(4,303)	(5,502)
Net cash from/(used in) operating activities	574,636	(88,903)
<b>CASH FLOWS FROM/(USED IN) INVESTING ACTIVITIES</b>		
Purchases of property, plant and equipment	–	(233)
Net purchases of investment securities	62,673	33,020
Net cash from investing activities	62,673	32,787
<b>NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS</b>	637,309	(56,116)
<b>CASH AND CASH EQUIVALENTS AT 1 JANUARY</b>	339,073	395,189
<b>CASH AND CASH EQUIVALENTS AT 31 DECEMBER</b>	976,382	339,073
<b>CASH AND CASH EQUIVALENTS ARE REPRESENTED BY :</b>		
Cash and short-term funds [Note 36(a)]	976,382	339,073

The accompanying notes form an integral part of the financial statements

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (a) Cash and short-term funds

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
Cash and bank balances with licensed banks and other financial institutions	42,662	38,073
Money at call and deposit placements maturing within one month	933,720	301,000
	<b>976,382</b>	<b>339,073</b>

#### (b) Investment securities held-to-maturity

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
<b>At amortised cost</b>		
<u>Money market instruments (Long Term) :</u>		
Malaysian Government Investment Issues	1,717,118	1,737,114
Government Guaranteed Bonds	250,018	250,018
Sukuk	89,539	–
Khazanah Bonds	42,725	42,725
	<b>2,099,400</b>	<b>2,029,857</b>
<u>Unquoted securities in Malaysia :</u>		
Islamic Debt Securities	12,580	88,500
Less : Net amortisation of premiums less accretion of discounts	4,124	3,511
Investment securities held-to-maturity	<b>2,116,104</b>	<b>2,121,868</b>

#### Maturity structure for securities held-to-maturity

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
More than one year	2,116,104	2,121,868
	<b>2,116,104</b>	<b>2,121,868</b>

#### (c) Investment securities available-for-sale

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
<b>At fair value</b>		
<u>Money market instruments :</u>		
Malaysian Government Investment Issues	124,161	180,177
Government Guaranteed Bonds	20,000	20,000
	<b>144,161</b>	<b>200,177</b>
Less : Net amortisation of premiums less accretion of discounts	(2,084)	(1,877)
Fair value gain/(loss)	(2,907)	327
Securities available-for-sale	<b>139,170</b>	<b>198,627</b>

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (c) Investment securities available-for-sale (cont'd)

##### Maturity structure for securities available-for-sale

	GROUP and BANK	
	2013 RM'000	2012 RM'000
More than one year	139,170	198,627

#### (d) Advances and financing

##### (i) Advances and financing by type

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Term advances and financing		
Housing financing	9,405,983	4,633,828
Personal financing	11,999,668	10,809,816
Other term financing	93,012	89,244
Micro finance	41,577	27,791
Staff financing	25,841	25,520
Credit/Charge cards	197,955	143,495
Less : Unearned income	(10,741,730)	(7,088,292)
Gross advances and financing	11,022,306	8,641,402
Less : Allowance of impairment for advances and financing Collective impairment	(139,916)	(167,883)
Total net advances and financing	10,882,390	8,473,519

##### (ii) Advances and financing by type of customer

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Individuals	11,022,306	8,641,402

##### (iii) Advances and financing by profit rate sensitivity

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Fixed rate :		
Housing financing	955,685	1,019,799
Micro finance	30,377	20,722
Other fixed rate financing	8,007,538	6,901,656
Variable rate :		
Base lending rate-plus	2,028,706	699,225
	11,022,306	8,641,402

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (d) Advances and financing (cont'd)

##### (iv) Advances and financing by sector

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Purchase of residential property	2,984,391	1,719,024
Consumer durables	2,033	2,076
Consumption credit	7,805,303	6,755,808
Credit cards	197,955	143,495
Micro finance	32,624	20,999
	<b>11,022,306</b>	<b>8,641,402</b>

##### (v) Advances and financing spread by geographical area

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Kedah/Perlis	829,273	654,418
Penang	739,063	544,878
Perak	904,421	697,500
Selangor	1,383,305	1,030,021
Kuala Lumpur	1,718,847	1,330,839
Malacca	497,250	374,039
Negeri Sembilan	527,518	387,006
Johore	895,887	648,771
Pahang	655,922	543,193
Kelantan	983,190	784,352
Terengganu	775,762	611,615
Sarawak	505,550	435,444
Sabah	606,318	599,326
	<b>11,022,306</b>	<b>8,641,402</b>

##### (vi) Advances and financing by residual contractual maturity

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Maturity within one year	248,985	174,663
More than one year to three years	294,291	32,049
More than three years to five years	417,805	461,340
More than five years	10,061,225	7,973,350
	<b>11,022,306</b>	<b>8,641,402</b>

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (d) Advances and financing (cont'd)

##### (vii) Advances and financing by contract

#### GROUP and BANK

2013

	Bai' Bithaman Ajil RM'000	Bai' Inah RM'000	Ujrah RM'000	Murabahah RM'000	Total RM'000
<b>Type/Syariah contracts</b>					
Term advances and financing					
Housing financing	9,405,983	–	–	–	9,405,983
Personal financing	–	11,999,668	–	–	11,999,668
Other term financing	–	90,979	–	2,033	93,012
Micro finance	–	–	–	41,577	41,577
Staff financing	–	25,841	–	–	25,841
Credit/Charge cards	–	–	197,955	–	197,955
Less :					
Unearned income	(6,421,592)	(4,311,185)	–	(8,953)	(10,741,730)
Gross advances and financing	2,984,391	7,805,303	197,955	34,657	11,022,306
Less : Allowance of impairment					
Collective impairment	(42,489)	(84,072)	(10,103)	(3,252)	(139,916)
Total net advances and financing	2,941,902	7,721,231	187,852	31,405	10,882,390

#### GROUP and BANK

2012

	Bai' Bithaman Ajil RM'000	Bai' Inah RM'000	Ujrah RM'000	Murabahah RM'000	Total RM'000
<b>Type/Syariah contracts</b>					
Term advances and financing					
Housing financing	4,633,828	–	–	–	4,633,828
Personal financing	–	10,809,816	–	–	10,809,816
Other term financing	–	87,168	–	2,076	89,244
Micro finance	–	–	–	27,791	27,791
Staff financing	–	25,520	–	–	25,520
Credit/Charge cards	–	–	143,495	–	143,495
Less :					
Unearned income	(2,914,804)	(4,166,696)	–	(6,792)	(7,088,292)
Gross advances and financing	1,719,024	6,755,808	143,495	23,075	8,641,402
Less : Allowance of impairment					
Collective impairment	(48,748)	(115,716)	(2,178)	(1,241)	(167,883)
Total net advances and financing	1,670,276	6,640,092	141,317	21,834	8,473,519

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (e) Impaired advances and financing

##### (i) Movement in impaired advances and financing

	GROUP and BANK	
	2013 RM'000	2012 RM'000
As at 1 January	117,305	124,004
Classified as impaired during the year	38,756	102,704
Reclassified as non impaired during the year	(7,636)	(84,907)
Amount written off	(12,441)	(24,496)
As at 31 December	135,984	117,305
Ratio of impaired advances/financing to gross advances/financing	1.23%	1.36%

##### (ii) Impaired advances and financing by sector

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Purchase of residential property	51,338	43,765
Credit cards	7,673	3,487
Micro finance	2,273	711
Consumer durables	1,990	2,070
Consumption credit	72,710	67,272
	135,984	117,305

##### (iii) Movement in allowance of impairment on advances and financing

	GROUP and BANK	
	2013 RM'000	2012 RM'000
<b>Collective impairment</b>		
As at 1 January	167,883	151,516
Increasing impairment during the year (Note 36 (l))	206,923	69,845
Decreasing impairment during the year (Note 36 (l))	(234,890)	(53,478)
As at 31 December	139,916	167,883
Portfolio impairment allowance as % of gross advances and financing	1.27%	1.94%
Portfolio impairment allowance (inclusive of regulatory reserve of RM99.52 million as at 31 December 2013) as % of gross advances and financing	2.17%	1.94%

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (e) Impaired advances and financing (cont'd)

##### (iv) Impaired advances and financing spread by geographical area

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Kedah/Perlis	10,739	9,455
Penang	6,833	4,703
Perak	9,448	7,170
Selangor	21,708	20,023
Kuala Lumpur	37,854	30,010
Malacca	6,620	7,887
Negeri Sembilan	11,540	11,176
Johore	5,073	5,812
Pahang	6,397	5,978
Kelantan	9,607	7,041
Terengganu	6,056	4,889
Sarawak	1,419	1,154
Sabah	2,690	2,007
	<b>135,984</b>	<b>117,305</b>

#### (f) Other assets

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Income receivables	20,715	21,330
Sundry receivables	19,946	11,358
	<b>40,661</b>	<b>32,688</b>

#### (g) Deposits from customers

##### (i) Deposits from customers by type of deposits

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Mudharabah fund :		
Saving deposits	1,968,749	1,541,373
Fixed deposits	6,435,102	5,694,748
Wholesales deposit		
Money market deposit	220,000	–
Others	2,490,131	2,002,517
Non-Mudharabah fund :		
Others	3,093	2,830
	<b>11,117,075</b>	<b>9,241,468</b>



## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (g) Deposits from customers (cont'd)

##### (ii) Deposits from customers by type of customers

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Government and statutory bodies	1,757,314	1,092,812
Business enterprises	3,664,211	3,432,446
Individuals	5,681,463	4,703,656
Others	14,087	12,554
	<b>11,117,075</b>	<b>9,241,468</b>

##### (iii) Maturity structure of fixed deposits and investment deposits

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Due within six months	5,296,640	4,744,708
More than six months to one year	791,339	726,433
More than one year to three years	93,037	99,169
More than three years to five years	254,086	124,438
	<b>6,435,102</b>	<b>5,694,748</b>

#### (h) Deposits and placements of banks and other financial institutions

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Other financial institutions	351,506	371,333
	<b>351,506</b>	<b>371,333</b>

##### Maturity structure of deposits and placements of banks and other financial institutions

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Due within six months	351,506	371,333
	<b>351,506</b>	<b>371,333</b>

#### (i) Profit equalisation reserve ('PER')

	GROUP and BANK	
	2013 RM'000	2012 RM'000
As at 1 January	32,288	78,325
Amount provided during the year	2,715	11,141
Amount distributed to depositor	(9,538)	(57,178)
As at 31 December (Note 18)	<b>25,465</b>	<b>32,288</b>

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (j) Revenue

Revenue comprises income derived from financing, treasury, investment and other Islamic banking activities undertaken by the Bank.

#### Income from Islamic banking operations

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Income derived from financing	766,396	582,944
Income derived from investment of depositors' funds		
Income from Islamic debt securities	2,659	5,431
Income from placements with financial institutions	15,445	16,057
Others	87,487	90,504
Other income	60,643	61,097
	<b>932,630</b>	<b>756,033</b>

#### (k) Income derived from investment of depositors' funds

	NOTE	GROUP and BANK	
		2013 RM'000	2012 RM'000
Income derived from investment of :			
General investment deposits	(i)	870,016	701,736
Other deposits	(ii)	239	206
		<b>870,255</b>	<b>701,942</b>
Transfer to profit equalisation reserves		(2,715)	(11,141)
		<b>867,540</b>	<b>690,801</b>

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

	GROUP and BANK	
	2013 RM'000	2012 RM'000
<b>Finance income :</b>		
Income derived from financing	714,942	541,078
Income derived from investment of depositors' funds		
Income from Islamic debt securities	2,480	5,041
Income from placements with financial institutions	14,408	14,904
Others	81,613	84,004
Total income from investment and advances and financing	<b>813,444</b>	<b>645,027</b>
<b>Other income :</b>		
Commissions	13,999	12,336
Charges	42,573	44,373
<b>Total income</b>	<b>870,016</b>	<b>701,736</b>

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (k) Income derived from investment of depositors' funds (cont'd)

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

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
<b>Finance income :</b>		
Income derived from financing	197	159
Income derived from investment of depositors' funds		
Income from Islamic debt securities	1	1
Income from placements with financial institutions	4	4
Others	22	25
Total income from investment and advances and financing	224	189
<b>Other income :</b>		
Commissions	4	4
Charges	11	13
<b>Total income</b>	<b>239</b>	<b>206</b>

#### (l) Allowance for losses on advances and financing-net

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
Collective impairment		
Increasing impairment for the year (Note 36 (e) (iii))	(206,923)	(69,845)
Decreasing impairment for the year (Note 36 (e) (iii))	234,890	53,478
Bad debts recovered	3,189	7,163
Bad debts write-off	(13,073)	(17,094)
Net reversal/(allowance) losses on advances and financing	18,083	(26,298)

#### (m) Income attributable to depositors

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
Deposits from customers Mudharabah fund	260,616	247,929

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (n) Income derived from investment of Islamic banking capital funds

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
<b>Finance income :</b>		
Income derived from financing	51,257	41,706
Income derived from investment of depositors' funds		
Income from Islamic debt securities	178	389
Income from placements with financial institutions	1,033	1,149
Others	5,851	6,475
Total income from investment and advances and financing	58,319	49,719
<b>Other income :</b>		
Commissions	1,004	951
Charges	3,052	3,420
<b>Total income</b>	<b>62,375</b>	<b>54,090</b>

#### (o) Other operating expenses

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
<u>Personnel expenses</u>		
Salaries and wages	1,633	1,310
Social security costs	17	14
Contribution to Employee Provident Fund (EPF)	307	229
Other staff related expenses	559	285
	2,516	1,838
<u>General administrative expenses*</u>		
Maintenance cost	86,577	102,089
Legal and professional fees	27,482	9,232
Others	268,963	269,549
	385,538	382,708

\* Included in general administrative expenses are Syariah Committee's remuneration amounted to RM196,000 (2012: RM109,000) as further disclosed in Note 36(p) and allocated indirect personnel expenses amounted to RM248.50 million(2012: RM237.88 million).

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (p) Syariah Committee's remuneration

	GROUP and BANK	
	2013	2012
	RM'000	RM'000
Syariah Committee's allowance	196	109

#### Syariah Committee's remuneration for the financial year with a breakdown of types of remunerations

2013	Salary RM	Bonus RM	Fees RM	Other emoluments RM	Total RM
<b>Syariah committee</b>					
Dr. Fuad Md. Sawari	–	–	30,000	16,000	46,000
Md. Tajuddin Md. Isa	–	–	25,000	12,600	37,600
Dr. Zainuddin Ismail	–	–	25,000	12,600	37,600
Dr. Ahmad Zaki Salleh	–	–	25,000	12,600	37,600
Dr. Fauziah Mohd Noor	–	–	25,000	12,600	37,600
	–	–	130,000	66,400	196,400
<b>2012</b>					
<b>Syariah committee</b>					
Dr. Fuad Md. Sawari	–	–	16,200	11,600	27,800
Md. Tajuddin Md. Isa	–	–	13,500	6,600	20,100
Dr. Zainuddin Ismail	–	–	13,500	7,200	20,700
Dr. Ahmad Zaki Salleh	–	–	13,500	6,600	20,100
Dr. Fauziah Mohd Noor	–	–	13,500	6,600	20,100
	–	–	70,200	38,600	108,800

#### (q) Zakat

Contribution of zakat is made according to Syariah principles and in accordance with MASB - Technical Release-i-1. Provision of zakat is made at the rate of 2.5% utilising an adjusted growth model. The Group and the Bank fulfilled its obligation to pay zakat on its business to zakat authorities. Throughout the year, upon approval from Syariah Committee and Zakat Committee, the Group and the Bank had distributed the zakat to various eligible asnaf.

#### (r) Syariah Committee

The Syariah Committee was established under Bank Negara Malaysia's 'Guidelines on the Governance of Syariah Committee for the Islamic Financial Institutions' (BNM/GPS1) to advise the Board of Directors on Syariah matters in its business operations and to provide technical assistance in ensuring the Islamic Banking products and services offered by the Group and the Bank are in compliance with Syariah principles.

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (s) Capital adequacy ratio

The table below shows the risk weighted capital ratio of Group and Bank as at the statement of financial position date.

	GROUP and BANK	
	2013 RM'000	2012 RM'000
Component of the capital are as follows :		
<b>Tier I Capital</b>		
Retained earnings	880,378	683,056
Islamic banking funds	80,000	80,000
Total Tier I capital	960,378	763,056
<b>Tier II Capital</b>		
Eligible reserves	99,522	–
Collective impairment on non impaired advances and financing	33,005	99,478
Total Tier II capital	132,527	99,478
	<b>1,092,905</b>	<b>862,534</b>
<b>Capital base</b>		
Core capital ratio	9.93%	9.44%
Risk-weighted capital ratio	11.30%	10.67%
Core capital ratio (net of proposed dividends)	9.93%	9.44%
Risk-weighted capital ratio (net of proposed dividends)	11.30%	10.67%

Breakdown of gross risk-weighted assets in the various categories of risk-weights :

	GROUP and BANK 2013		GROUP and BANK 2012	
	Principal RM'000	Risk Weighted RM'000	Principal RM'000	Risk Weighted RM'000
0%	2,405,076	–	2,334,523	–
10%	–	–	–	–
20%	933,720	186,744	301,000	60,200
50%	3,516,087	1,758,043	2,187,336	1,093,668
100%	7,723,536	7,723,536	6,928,904	6,928,904
	<b>14,578,418</b>	<b>9,668,323</b>	<b>11,751,763</b>	<b>8,082,772</b>

36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

(t) Behavioral maturity analysis for financial liabilities

31 December 2013

	Gross carrying amount RM'000	Gross nominal RM'000	Up to 1 week RM'000	1 week		6 months		Above 1 year RM'000
				1 month RM'000	3 months RM'000	3 to 6 months RM'000	up to 1 year RM'000	
5,681,463	(5,681,463)	(466,938)	468,927	(697,678)	(458,417)	(1,122,179)	(3,405,178)	
5,787,118	(5,787,118)	388,936	(451,739)	(289,163)	(129,138)	(367,891)	(4,938,123)	
1,546,936	(1,546,936)	-	-	-	-	-	(1,546,936)	
14,142	(14,142)	-	-	-	-	-	(14,142)	
25,465	(25,465)	-	-	-	-	-	(25,465)	
<b>1,183,657</b>	<b>(1,183,657)</b>	<b>(236,731)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(946,926)</b>	
<b>14,238,781</b>	<b>(14,238,781)</b>	<b>(314,733)</b>	<b>17,188</b>	<b>(986,841)</b>	<b>(587,555)</b>	<b>(1,490,070)</b>	<b>(10,876,770)</b>	

Non-derivative liabilities

Deposits from customers and placements of other bank and other financial institutions :

Individuals

Non individuals

Other liabilities

Deferred tax liability

Profit equalisation reserve ('PER')

Irrevocable commitments to extend credit and contingent liabilities

31 December 2012

	Gross carrying amount RM'000	Gross nominal RM'000	Up to 1 week RM'000	Up to 1 month RM'000	1 week		6 months		Above 1 year RM'000
					1 to 3 months RM'000	3 to 6 months RM'000	up to 1 year RM'000	Above 1 year RM'000	
4,703,656	(4,703,656)	(239,072)	(382,000)	641,000	(1,400,032)	(472,001)	(2,851,551)		
6,764,925	(6,764,925)	(509,032)	(51,005)	(82,007)	(384,105)	442,000	(6,180,776)		
700,690	(700,690)	-	-	-	-	-	(700,690)		
14,142	(14,142)	-	-	-	-	-	(14,142)		
32,288	(32,288)	-	-	-	-	-	(32,288)		
<b>1,196,059</b>	<b>(1,196,059)</b>	<b>(226,468)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(969,591)</b>		
<b>13,411,760</b>	<b>(13,411,760)</b>	<b>(974,572)</b>	<b>(433,005)</b>	<b>558,993</b>	<b>(1,784,137)</b>	<b>(30,001)</b>	<b>(10,749,038)</b>		

Non-derivative liabilities

Deposits from customers and placements of other bank and other financial institutions :

Individuals

Non individuals

Other liabilities

Deferred tax liability

Profit equalisation reserve ('PER')

Irrevocable commitments to extend credit and contingent liabilities

36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

(u) A summary of the Islamic banking interest gap position on non-trading portfolios is as follows :

31 December 2013

**Bank core activities - non trading**

Inflows

Loans, advances and financing

Cash in hand

Other assets

Property, plant and equipment

Outflows

Deposits from customers and placements of other bank and other financial institutions

Reserves and other liabilities

Net maturity gap

**Treasury and capital market activities**

Inflows

Short-term placements

Investment debt securities

**Total maturity gap**

Outflows

Irrevocable commitments to extend credit and contingent liabilities

**Total net maturity gap**

	Gross carrying amount RM'000	Gross nominal RM'000	Up to 1 week RM'000	1 week up to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 months up to 1 year RM'000	Above 1 year RM'000	Effective interest rate %
Loans, advances and financing	11,022,306	11,022,306	206,318	293	587	4,983	13,934	10,796,191	6.52
Cash in hand	42,662	42,662	42,662	-	-	-	-	-	-
Other assets	40,661	40,661	-	-	-	-	-	40,661	-
Property, plant and equipment	259	259	-	-	-	-	-	259	-
Deposits from customers and placements of other bank and other financial institutions	(11,468,581)	(11,468,581)	(5,388,479)	(2,178,484)	(2,123,096)	(678,622)	(820,343)	(279,557)	2.62
Reserves and other liabilities	(2,826,301)	(2,826,301)	-	-	-	-	-	(2,826,301)	-
Net maturity gap	(3,188,994)	(3,188,994)	(5,139,499)	(2,178,191)	(2,122,509)	(673,639)	(806,409)	7,731,253	-
Short-term placements	933,720	933,720	933,720	-	-	-	-	-	3.18
Investment debt securities	2,255,274	2,255,274	-	-	236,205	(1)	215,100	1,803,970	3.87
	3,188,994	3,188,994	933,720	-	236,205	(1)	215,100	1,803,970	-
<b>Total maturity gap</b>	-	-	(4,205,779)	(2,178,191)	(1,886,304)	(673,640)	(591,309)	9,535,223	-
Irrevocable commitments to extend credit and contingent liabilities	(1,183,657)	(1,183,657)	(1,183,657)	-	-	-	-	-	-
<b>Total net maturity gap</b>	(1,183,657)	(1,183,657)	(5,389,436)	(2,178,191)	(1,886,304)	(673,640)	(591,309)	9,535,223	-



36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

(u) A summary of the Islamic banking interest gap position on non-trading portfolios is as follows :

31 December 2012	Gross carrying amount RM'000	Gross nominal RM'000	Up to 1 week RM'000	1 week up to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 months up to 1 year RM'000	Above 1 year RM'000	Effective interest rate %
<b>Bank core activities - non trading</b>									
<u>Inflows</u>									
Loans, advances and financing	8,641,402	8,641,402	151,386	201	483	5,079	15,943	8,468,310	8.03
Cash in hand	38,073	38,073	38,073	-	-	-	-	-	-
Other assets	32,688	32,688	-	-	-	-	-	32,688	-
Property, plant and equipment	378	378	-	-	-	-	-	378	-
<u>Outflows</u>									
Deposits from customers and placements of other bank and other financial institutions	(9,612,801)	(9,612,801)	(3,838,908)	(2,199,744)	(1,947,566)	(685,336)	(810,625)	(130,622)	2.81
Reserves and other liabilities	(1,721,235)	(1,721,235)	-	-	-	-	-	(1,721,235)	-
Net maturity gap	(2,621,495)	(2,621,495)	(3,649,449)	(2,199,543)	(1,947,083)	(680,257)	(794,682)	6,649,519	-
<b>Treasury and capital market activities</b>									
<u>Inflows</u>									
Short-term placements	301,000	301,000	251,000	50,000	-	-	-	-	3.65
Investment debt securities	2,320,495	2,320,495	-	-	-	-	95,915	2,224,580	3.91
<b>Total maturity gap</b>	-	-	(3,398,449)	(2,149,543)	(1,947,083)	(680,257)	(698,767)	8,874,099	-
<u>Outflows</u>									
Irrevocable commitments to extend credit and contingent liabilities	(993,047)	(993,047)	(993,047)	-	-	-	-	-	-
<b>Total net maturity gap</b>	(993,047)	(993,047)	(4,391,496)	(2,149,543)	(1,947,083)	(680,257)	(698,767)	8,874,099	-

## Notes to the Financial Statements

### 36. THE OPERATIONS OF ISLAMIC BANKING (cont'd)

#### (v) Commitments and contingencies

##### GROUP and BANK

	Principal amount RM'000	2013 Credit equivalent amount* RM'000	Risk weighted amount RM'000	Principal amount RM'000	2012 Credit equivalent amount* RM'000	Risk weighted amount RM'000
<i>Irrevocable commitments to extend credit :</i>						
Maturity not exceeding one year	62	–	–	392	–	–
Maturity exceeding one year	1,183,595	591,797	295,899	992,655	496,327	248,164
	<b>1,183,657</b>	<b>591,797</b>	<b>295,899</b>	<b>993,047</b>	<b>496,327</b>	<b>248,164</b>

\* The credit equivalent amount is arrived at using the credit conversion factor as per Bank Negara Malaysia's Guidelines.

#### (w) Donations/Charities fund

	GROUP and BANK	
	2013 RM'000	2012 RM'000
<b>As at 1 January</b>	35	211
<b>Sources of fund :</b>		
Gharamah	27	1
Dividend on Premium Savings Certificates (Below RM1)	218	–
	<b>245</b>	<b>1</b>
<b>Uses of fund :</b>		
Rumah Anak Yatim Nur Iman Kempadang, Pahang	–	(177)
TSM Charity Golf Foundation, Selangor	(30)	–
Tabung Pendidikan dan Kebajikan (YIPPM), Kuala Lumpur	(5)	–
	<b>(35)</b>	<b>(177)</b>
<b>As at 31 December</b>	<b>245</b>	<b>35</b>

## Notes to the Financial Statements

### 37. GENERAL TAKAFUL AND FAMILY TAKAFUL FUNDS' STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2013

#### GROUP

	----- 2013 -----			----- 2012 -----		
	General Takaful Fund RM'000	Family Takaful Fund RM'000	Total RM'000	General Takaful Fund RM'000	Family Takaful Fund RM'000	Total RM'000
<b>ASSET</b>						
Cash and short-term funds	17,758	27,630	45,388	2,197	14,254	16,451
Investments	–	1,093,914	1,093,914	11,541	818,416	829,957
Other assets	186	7,851	8,037	447	4,610	5,057
Retakaful assets	2,823	24,085	26,908	1,038	13,514	14,552
Deferred tax assets	321	–	321	–	–	–
	<b>21,088</b>	<b>1,153,480</b>	<b>1,174,568</b>	<b>15,223</b>	<b>850,794</b>	<b>866,017</b>
<b>LIABILITIES</b>						
Other liabilities	17,270	61,776	79,046	9,197	74,771	83,968
Takaful and Qard payables	2,092	12,168	14,260	1,719	6,490	8,209
Deferred tax liabilities	–	6,661	6,661	–	5,152	5,152
	<b>19,362</b>	<b>80,605</b>	<b>99,967</b>	<b>10,916</b>	<b>86,413</b>	<b>97,329</b>
Liabilities/(Assets) of general and family takaful policy holder's funds	1,726	1,072,875	1,074,601	4,307	764,381	768,688
	<b>21,088</b>	<b>1,153,480</b>	<b>1,174,568</b>	<b>15,223</b>	<b>850,794</b>	<b>866,017</b>

The operating revenue generated from the general and family takaful of the Group for the financial year amounted to approximately RM900.5mil (2012: RM775.3mil)

### 38. PRIOR YEAR ADJUSTMENTS

#### (a) Retirement Benefit Obligation

The Bank operates an unfunded Post-Retirement Medical Benefits scheme to eligible retired employees. In the prior financial years, due to lack of information, the Bank was unable to estimate reliably the obligation arising from the said Post-Retirement Medical Benefits scheme.

During the current financial year, the Bank has been able to collate the required information to estimate its obligation under the Post-Retirement Medical Benefits scheme.

The prior year's effect of these omissions of Post-Retirement Medical Benefit obligation and the related deferred tax impact have been adjusted as prior year's adjustment in the financial statements of the Group and of the Bank.

#### (b) Prepaid Lease Payment

In the prior financial years, the Group and the Bank recognised leasehold land as property, plant and equipment at cost less accumulated depreciation and any impairment losses.

Under MFRS 117 Leases, leasehold land is treated as operating lease unless the title will be passed to the lessee at the end of the lease term. To comply with the requirements of MFRS 117 Leases, the unamortised carrying amount of the leasehold land is now reclassified as a separate item within noncurrent assets in the statements of financial position as prepaid lease payments and amortised over the period of its remaining lease term.

The prior year's effect of the reclassification of the said leasehold land from property, plant and equipment to prepaid lease payment have been adjusted as prior year's adjustment in the financial statements of the Group and of the Bank.

#### (c) Investment in Subsidiaries

- (i) On 29 June 2006, the Bank acquired 51% equity interest in Prudential BSN Takaful Berhad for a cash consideration of RM30 million and deferred consideration of RM21 million. In financial year ended 31 December 2012, the deferred consideration was recorded in the financial statements of the Bank as Other Assets and correspondingly the Bank also recognised Other Liabilities of RM21 million.

In the current financial year, the Bank reclassified the deferred consideration of RM21 million from Other Assets to Investment in Subsidiaries.

The prior year's effect of the reclassification of the said deferred consideration from Other Assets to Investment In Subsidiaries have been adjusted as prior year's adjustment in the financial statements of the Bank. The related impact on non controlling interests have also been adjusted as prior year's adjustment in the financial statements of the Group.

- (ii) Pursuant to the Shareholders Agreement entered into between the Bank and Prudential Corporation Holdings Limited ('PCHL') on 29 June 2006, the Bank's profit entitlement on its 51% owned subsidiary company, i.e Prudential BSN Takaful Berhad for its first ten financial years is subject to the Bank meeting certain stipulated conditions. If the Bank is unable to meet the stipulated conditions, the Bank's profit entitlement on the said subsidiary company will reduce from 51% to 30% during the first ten years period.

Based on the management assessment, the Bank will not be able to meet the stipulated conditions by the end of the first ten years period, i.e in year 2016. Based on the said assesment, the profit entitlement of the Bank shall be 30% instead of 51%. In prior years, the Group had accounted for the profit entitlement for the non-controlling interest at 49%. The Group has effected a prior years adjustments in the financial statements to accounts for the increased in the profit entitlement for the non-controlling interest from 49% to 70%.

## Notes to the Financial Statements

### 38. PRIOR YEAR ADJUSTMENTS (cont'd)

The following balances have been restated to reflect the effects of the abovementioned adjustments :

#### GROUP

	As previously reported RM'000	Prior year adjustments			As restated RM'000
		(a) RM'000	(b) RM'000	(c) RM'000	
<b>Statement of Financial Position</b>					
<b>as of 1 January 2012</b>					
Property, plant and equipment	410,554	–	(83,846)	–	326,708
Prepaid lease payment	–	–	83,846	–	83,846
Non controlling interest	81,197	–	–	(15,695)	65,502
Other liabilities	693,976	–	–	21,000	714,976
Deferred tax assets	19,103	11,917	–	–	31,020
Retirement benefit obligation	–	47,667	–	–	47,667
Total reserves	1,765,794	(35,750)	–	(5,305)	1,724,739
<b>Statement of Financial Position</b>					
<b>as of 31 December 2012</b>					
Property, plant and equipment	473,322	–	(82,758)	–	390,564
Prepaid lease payment	–	–	82,758	–	82,758
Non controlling interest	70,717	–	–	9,814	80,531
Deferred tax assets	20,852	13,008	–	–	33,860
Retirement benefit obligation	–	52,033	–	–	52,033
Total reserves	2,179,247	(39,025)	–	(9,814)	2,130,408
<b>Statement of Profit or Loss</b>					
<b>and Other Comprehensive Income</b>					
<b>for the year ended 31 December 2012</b>					
Personnel expenses	444,189	4,366	–	–	448,555
Tax expenses	114,610	(1,091)	–	–	113,519
Net profit for the year	427,263	(3,275)	–	–	423,988
<b>Statement of Cash Flow</b>					
<b>or the year ended 31 December 2012</b>					
Profit before tax	546,911	(4,366)	–	–	542,545
Adjustment on post-retirement medical benefit	–	4,366	–	–	4,366

## Notes to the Financial Statements

### 38. PRIOR YEAR ADJUSTMENTS (cont'd)

The following balances have been restated to reflect the effects of the abovementioned adjustments : (cont'd)

#### BANK

	As previously reported RM'000	Prior year adjustments			As restated RM'000
		(a) RM'000	(b) RM'000	(c) RM'000	
<b>Statement of Financial Position</b>					
<b>as of 1 January 2012</b>					
Property, plant and equipment	398,105	–	(82,859)	–	315,246
Prepaid lease payment	–	–	82,859	–	82,859
Investment in subsidiaries	32,000	–	–	21,000	53,000
Other liabilities	602,683	–	–	21,000	623,683
Deferred tax assets	12,357	11,917	–	–	24,274
Retirement benefit obligation	–	47,667	–	–	47,667
Total reserves	1,711,005	(35,750)	–	–	1,675,255
<b>Statement of Financial Position</b>					
<b>as of 31 December 2012</b>					
Property, plant and equipment	458,843	–	(81,793)	–	377,050
Prepaid lease payment	–	–	81,793	–	81,793
Investment in subsidiaries	32,000	–	–	21,000	53,000
Other assets	275,931	–	–	(21,000)	254,931
Deferred tax assets	11,322	13,008	–	–	24,330
Retirement benefit obligation	–	52,033	–	–	52,033
Total reserves	2,109,740	(39,025)	–	–	2,070,715
<b>Statement of Profit or Loss</b>					
<b>and Other Comprehensive Income</b>					
<b>for the year ended 31 December 2012</b>					
Personnel expenses	398,732	4,366	–	–	403,098
Tax expenses	104,789	(1,091)	–	–	103,698
Net profit for the year	402,025	(3,275)	–	–	398,750
<b>Statement of Cash Flow</b>					
<b>for the year ended 31 December 2012</b>					
Profit before tax	511,414	(4,366)	–	–	507,048
Adjustment on post-retirement medical benefit	–	4,366	–	–	4,366

# Initiatives Announced

under the 9th & 10th Malaysia Plan and National Budgets

NO	Budget	Objective	Scheme	STATUS AS AT DECEMBER 2013				Remarks
				Allocation received	Applications	Approval	Disbursed	
				RM				
1	Ninth Malaysia Plan	To fund the Bank's development project: Core Banking System Replacement project		69.9 million (Grant)	–	–	RM53,295,910	Total grant balance as at 31 December 2013: RM16,604,090
2	Tenth Malaysia Plan	Soft loan to pay land premiums and leasehold tenure renewal (TOL), assist residents to upgrade their houses as well as fund their business activities	Financing for Chinese New Villages (Scheme A)	85 million to be disbursed over 5 years (Grant)	0.36 million (28 accounts)	0.12 million (11 accounts)	0.12 million (10 accounts)	- Personal loan for TOL - BSN as Financier
			Financing for Chinese New Villages (Scheme B)		183 million (5,555 accounts)	99 million (3,141 accounts)	99 million (3,135 accounts)	- Micro Finance scheme - Outstanding Balance: RM80.5 million - BSN as Financier
			Financing for Chinese New Villages (Scheme C)		0.36 million (10 accounts)	0.16 million (5 accounts)	RM0.16 million (5 accounts)	- Personal loan for renovation - Outstanding Balance (Scheme A and C): RM0.24 million - BSN as Financier
3	Budget 2010	Promote Creative Industry	Creative Industry Loan	200 million (Grant)	542 million (478 accounts)	204 million (282 accounts)	160 million (214 accounts)	- Outstanding Balance: RM85.7 million - BSN as Financier
4	Budget 2011	Increasing House Ownership	Mortgage loans/ financing for Estate workers	50 million to be disbursed over 5 years (Grant)	5.6 million (148 accounts)	1.7 million (50 accounts)	RM0.98 million (35 accounts)	- Rejection: RM3.9 million (98 accounts) - Outstanding Balance: RM0.34 million - BSN as Financier

# Hubungi kami

## CONTACT US

### PUSAT KHIDMAT PELANGAN CUSTOMER SERVICE CENTRE

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