

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

Company No : 302316-U

INTERIM FINANCIAL REPORT
AS AT 30 SEPTEMBER 2009

Attached is the Interim Financial Report for Bank of Tokyo-Mitsubishi UFJ (Malaysia) Berhad as at 30 September 2009.

The insertion of the Interim Financial Report into the website is in accordance with Bank Negara Malaysia's revised Guidelines on Financial Reporting for Licensed Institutions (BNM/GP8) dated 5 October 2004 in Malaysia.

**BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)**

Company No : 302316-U

**INTERIM FINANCIAL REPORT
AS AT 30 SEPTEMBER 2009**

Contents	Page
Balance Sheet	1
Income Statement	2
Statement of Changes in Equity	3
Cash Flow Statement	4 - 5
Notes to the Report	6 - 20

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

BALANCE SHEET AS AT 30 SEPTEMBER 2009

	2009 September RM'000	2008 December RM'000
ASSETS		
Cash and short-term funds	2,844,947	2,211,163
Deposits and placements with financial institutions	-	-
Securities available-for-sale	97,008	112,151
Securities held-to-maturity	2,993	2,993
Loans and advances	2,722,500	2,947,493
Purchased receivables	99,959	288,564
Other assets	64,388	86,413
Statutory deposits with Bank Negara Malaysia	12,800	65,200
Amount due from holding company	1,343,120	1,053,247
Amount due from related companies	129	172
Property, plant and equipment	12,953	13,393
Deferred tax assets	17,068	17,068
Intangible assets	2,792	1,983
TOTAL ASSETS	<u>7,220,657</u>	<u>6,799,840</u>
LIABILITIES AND SHAREHOLDER'S FUNDS		
Deposits from customers	5,154,881	4,779,927
Deposits and placements of banks and other financial institutions	13,650	67,627
Obligations on securities sold under repurchase agreements	-	-
Bills and acceptances payable	16,985	32,519
Amount due to holding company	653,155	541,621
Amount due to related companies	24	24
Other liabilities	149,579	242,879
TOTAL LIABILITIES	<u>5,988,274</u>	<u>5,664,597</u>
SHARE CAPITAL	200,000	200,000
RESERVES	1,032,383	935,243
SHAREHOLDER'S EQUITY	<u>1,232,383</u>	<u>1,135,243</u>
TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY	<u>7,220,657</u>	<u>6,799,840</u>
OFF-BALANCE SHEET EXPOSURES	<u>17,674,219</u>	<u>13,335,424</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

INCOME STATEMENT
FOR THE PERIOD ENDED 30 SEPTEMBER 2009

	3rd Quarter Ended		Nine Months Ended	
	2009 September RM'000	2008 September RM'000	2009 September RM'000	2008 September RM'000
Operating revenue	47,448	44,023	161,400	144,988
Interest income	36,544	60,299	121,841	182,145
Interest expense	(15,783)	(34,627)	(51,996)	(104,587)
Net interest income	20,761	25,672	69,845	77,558
Other operating income	26,687	18,351	91,555	67,430
Operating income	47,448	44,023	161,400	144,988
Other operating expenses	(11,998)	(9,953)	(35,714)	(30,272)
Profit before allowance	35,450	34,070	125,686	114,716
Allowance for losses on loans and advances	4,788	(40)	6,679	27,811
Profit before taxation	40,238	34,030	132,365	142,527
Taxation	(13,977)	(7,526)	(34,845)	(18,868)
Profit after taxation	26,261	26,504	97,520	123,659
Basic earnings per share (sen)	13.1	13.3	48.8	61.8
Net dividends per ordinary share in respect of prior financial year (sen)	-	-	-	-

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 SEPTEMBER 2009

	<----- Non-distributable ----->			Distributable	
	Share capital RM'000	Statutory reserve RM'000	Net unrealised reserves on revaluation of securities available-for-sale RM'000	Retained profits RM'000	Total RM'000
2009					
Balance as at 1 January 2009	200,000	204,187	1,556	729,500	1,135,243
Net profit for the year	-	-	-	97,520	97,520
Change in fair value of securities available-for-sale	-	-	(380)	-	(380)
Transfer to deferred tax	-	-	-	-	-
Balance as at 30 September 2009	<u>200,000</u>	<u>204,187</u>	<u>1,176</u>	<u>827,020</u>	<u>1,232,383</u>
2008					
Balance as at 1 January 2008	200,000	204,187	1,122	587,687	992,996
Net profit for the year	-	-	-	116,133	116,133
Change in fair value of securities available-for-sale	-	-	(1,458)	-	(1,458)
Transfer to deferred tax	-	-	-	-	-
Balance as at 30 September 2008	<u>200,000</u>	<u>204,187</u>	<u>(336)</u>	<u>703,820</u>	<u>1,107,671</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

CASH FLOW STATEMENT
FOR THE PERIOD ENDED 30 SEPTEMBER 2009

	2009 September RM'000	2008 September RM'000
Cash Flows From Operating Activities		
Profit before taxation	132,365	108,497
Adjustments for:		
Gain on disposal of property, plant and equipment	-	-
Depreciation of property, plant and equipment	1,450	862
Amortisation of intangible assets	535	257
Property, plant and equipment written off	-	-
(Writeback of)/Allowance for losses on loans and advances	(6,679)	(27,851)
Net interest-in-suspense (recovered)/suspended	(4,619)	(40)
Provision for retirement benefits	667	325
Dividend income from securities held-to-maturity	(98)	(132)
Interest income from securities available-for-sale	(3,230)	(3,340)
Recovery of provision for diminution in value of securities held-to-maturity	-	-
Amortisation of premium less accretion of discount of securities available-for-sale	76	(49)
Unrealised (gain)/loss on foreign exchange	14,693	87
Unrealised (gain)/loss on changes in fair value of derivative financial instrument	31,662	5,172
Operating profit before working capital changes carried forward	166,822	83,788
(Increase)/decrease in operating assets:		
Loans and advances	236,291	(277,351)
Statutory deposits with Bank Negara Malaysia	52,400	17,500
Other assets	210,655	(68,287)
Increase/(decrease) in operating liabilities:		
Deposits from customers	374,954	224,386
Deposits and placements of banks and other financial institutions	(53,977)	(460,002)
Obligation on securities sold under repurchase agreements	-	-
Bills and acceptances payable	(15,534)	(2,192)
Net movement in inter-company balances	(178,296)	731,346
Other liabilities	(136,023)	(32,103)
Cash generated from operations	657,292	217,085
Taxation paid	(38,920)	(19,688)
Payment of staff gratuities	(223)	-
Net cash generated from operating activities	618,149	197,397

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

CASH FLOW STATEMENT
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	2009 September RM'000	2008 September RM'000
Cash Flows From Investing Activities		
Proceeds from disposal of property, plant and equipment	-	1
Purchase of property, plant and equipment	(1,011)	(2,006)
Purchase of intangible assets	(1,344)	(873)
Proceeds from sale of securities available-for-sale	25,007	49,430
Purchase of securities available-for-sale	(10,320)	-
Purchase of bankers acceptance	-	-
Interest income received	3,230	3,340
Dividend received	74	128
Net cash used in investing activities	<u>15,636</u>	<u>50,020</u>
Net increase in cash and cash equivalents	633,784	247,417
Cash and cash equivalents at beginning of period	2,211,163	1,861,438
Cash and cash equivalents at end of period	<u>2,844,947</u>	<u>2,108,855</u>
Analysis of cash and cash equivalents		
Cash and short term funds	<u>2,844,947</u>	<u>2,108,855</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

1 REVIEW OF PERFORMANCE

The Bank continued to meet its target level of net operating profit for the financial period under review. Treasury services, in particular forex and derivative products to customers continued to lead the Bank's profit performance.

2 COMMENTARY ON THE PROSPECTS

The Bank's strategy is to continue its profit growth in 2009 by focusing on on-going new product offerings for treasury and related services especially in the area of cash management services and derivative products to meet different needs of new and existing customers.

The focus on treasury and related services will be extended to non-Japanese clients notwithstanding pressure from the lower global interest rate.

Loan growth will also be a component of this strategy through business expansion with non-Japanese clients being high on the target list.

The bank will also leverage on its alliance with a local strategic partner to increase its loan growth and other non-interest income.

The profit growth strategy will also be supported by cost control measures with the expense ratio being targeted at below 30%.

The Bank will try to maintain performance in the next quarter with the planned product launches, completion of identified pipeline loan deals and increased deposit base with the implementation of the web-based Global Cash Management System (GCMS) to target new and existing customers.

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	2009 September RM'000	2008 December RM'000
3 SECURITIES - AVAILABLE FOR SALE		
Available-for-sale securities		
Malaysian Government securities	97,008	91,909
Cagamas Bonds	-	20,242
	<u>97,008</u>	<u>112,151</u>
 (a) Market value of available- for- sale securities:		
Malaysian Government securities	97,008	91,909
Cagamas Bonds	-	20,242
	<u>97,008</u>	<u>112,151</u>
 (b) The maturity structure of available- for- sale securities is as follows:		
Within one year	10,074	10,158
One year to three years	61,494	35,643
Three years to five years	25,440	66,350
	<u>97,008</u>	<u>112,151</u>
 4 SECURITIES - HELD TO MATURITY		
Held-to-maturity securities		
Private debt securities	2,429	5,408
Quoted securities:		
Shares in Malaysian company	-	-
Unquoted securities:		
Shares in Malaysian companies	2,993	2,993
	<u>5,422</u>	<u>8,401</u>
Provision for diminution in value of securities	(2,429)	(5,408)
	<u>2,993</u>	<u>2,993</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	2009 September RM'000	2008 December RM'000
5 LOANS AND ADVANCES		
(a) By Type		
Overdrafts	13,614	43,343
Term loans		
- Housing loans	18,172	18,468
- Other term loans	1,120,399	954,505
Revolving credits	1,498,535	1,680,836
Bills receivable	30,319	56,047
Claims on customers under acceptance credits	85,090	245,690
Staff loans	8,255	8,805
Others	300	300
	<u>2,774,684</u>	<u>3,007,994</u>
Unearned interest	(290)	(1,655)
Gross loans and advances	<u>2,774,394</u>	<u>3,006,339</u>
Allowance for losses on loans and advances		
- Specific	(4,412)	(4,819)
- General	(47,482)	(54,027)
Net loans and advances	<u>2,722,500</u>	<u>2,947,493</u>
(b) By Type of Customer		
Domestic non-bank financial institutions		
- Stockbroking companies		
- Others	617,270	667,084
Domestic business enterprises		
- Small medium enterprises	476,730	557,645
- Others	1,653,782	1,753,848
Government	-	-
Individuals	26,474	27,651
Foreign entities	138	111
	<u>2,774,394</u>	<u>3,006,339</u>
(c) By Interest Rate Sensitivity		
Fixed rate		
- Staff housing loans	8,255	8,805
- Other fixed rate loan	186,907	230,873
Variable rates	2,579,232	2,766,661
	<u>2,774,394</u>	<u>3,006,339</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	2009 September RM'000	2008 December RM'000
5 LOANS AND ADVANCES (CONTINUED)		
(d) By sector		
Agriculture	49,454	68,064
Mining	-	10,529
Manufacturing	1,032,950	1,177,610
Construction	7,343	23,639
Purchase of landed property:	24,941	25,969
- Residential		
Electricity, Gas and Water	117,622	18,626
General commerce	323,973	342,336
Transport, storage and communication	32,196	25,006
Finance, insurance and business services	1,042,823	1,173,821
Purchase of securities	136	445
Purchase of transport vehicles	1,222	1,088
Consumption credit	265	260
Health and Social Works	141,425	137,338
Others	44	1,608
	<u>2,774,394</u>	<u>3,006,339</u>
(f) NON-PERFORMING LOANS (NPL)		
(i) Movement in non - performing loans and advances		
At beginning of the period	5,391	5,438
Classified as non-performing during the period	1,936	1,808
Amount recovered	(945)	(58)
Reclassified as performing	(1,091)	(1,547)
Amount written off	(272)	-
Other	(116)	(250)
At end of the period	<u>4,903</u>	<u>5,391</u>
Specific allowance	<u>(4,412)</u>	<u>(4,819)</u>
Net non-performing loans and advances	<u>491</u>	<u>572</u>
Ratio of net non-performing loans and advances to net loans and advances	<u>0.02%</u>	<u>0.02%</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	2009 September RM'000	2008 December RM'000
(f) NON-PERFORMING LOANS (NPL) (CONTD.)		
(ii) Movements in allowance for bad and doubtful debts		
<u>General allowance</u>		
At beginning of the period	54,027	47,342
Allowance made during the period	-	6,685
Amount written back	(6,545)	-
At end of the period	<u>47,482</u>	<u>54,027</u>
As % of gross loans and advances (excluding loan to the Government of Malaysia) less specific allowance	<u>1.71%</u>	<u>1.80%</u>
<u>Specific allowance</u>		
At beginning of the period	4,819	31,572
Allowance made during the period	1,089	1,496
Amount written back in respect of recoveries	(1,496)	(28,249)
Amount written off	-	-
At end of the period	<u>4,412</u>	<u>4,819</u>
(iii) NPL by sector		
Manufacturing	169	169
Purchase of landed property:		
- Residential	2,737	2,951
Wholesale & retail trade and restaurant & hotels	497	771
Transport, storage and communication		
Finance, insurance and business services	1,500	1,500
Personal Use	-	-
Consumption credit	-	-
	<u>4,903</u>	<u>5,391</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	2009 September RM'000	2008 December RM'000
6 DEPOSITS FROM CUSTOMERS		
(a) By Type of Deposit		
Demand deposits	1,710,985	1,485,766
Saving deposits	15,504	14,802
Fixed deposits	3,428,392	3,279,359
	<u>5,154,881</u>	<u>4,779,927</u>
(b) By Type of Customer		
Business enterprises	5,036,166	4,663,016
Individuals	118,715	116,911
	<u>5,154,881</u>	<u>4,779,927</u>
7 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS		
Licensed banks	-	-
Other financial institutions	13,650	67,627
	<u>13,650</u>	<u>67,627</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	3rd Quarter Ended		Nine Months Ended	
	2009 September RM'000	2008 September RM'000	2009 September RM'000	2008 September RM'000
8 INTEREST INCOME				
Loans and advances				
- Interest income other than recoveries from NPLs	19,928	32,407	69,956	93,236
- Recoveries from NPLs	4	9	24	35
Money at call and deposit placements with financial institutions	15,676	26,450	44,088	84,012
Securities available-for-sale	967	1,398	3,230	4,738
	<u>36,575</u>	<u>60,264</u>	<u>117,298</u>	<u>182,021</u>
Amortisation of premium less accretion of discount of securities available-for-sale	(32)	24	(76)	73
Net interest recovered/(suspended)	1	11	4,619	51
	<u>36,544</u>	<u>60,299</u>	<u>121,841</u>	<u>182,145</u>
9 INTEREST EXPENSE				
Deposits and placements of banks and other financial institutions	1,552	6,691	5,080	23,273
Deposits from other customers	14,231	27,936	46,916	81,314
	<u>15,783</u>	<u>34,627</u>	<u>51,996</u>	<u>104,587</u>
10 OTHER OPERATING INCOME				
Fee income				
- Commission	72	784	520	1,412
- Guarantee fees	654	563	2,011	2,028
- Service charges and fees	1,046	1,138	3,137	3,060
- Commitment fee	319	268	957	525
- Other fee income	704	169	2,910	565
	<u>2,795</u>	<u>2,922</u>	<u>9,535</u>	<u>7,590</u>
Investment income				
- Gain from sale of securities available-for-sale	-	-	-	-
- Gross dividends from securities held-to-maturity	83	54	98	186
- Unrealised gain/(loss) on changes in fair value of derivative financial instruments	7,126	(3,151)	31,662	4,531
	<u>7,209</u>	<u>(3,097)</u>	<u>31,760</u>	<u>4,717</u>
Other income				
- Foreign exchange gain/(loss)				
- realised	17,042	13,496	63,397	50,139
- unrealised	(928)	5,029	(14,693)	4,942
- Gain on disposal of property, plant and equipment	-	-	-	-
- Property, plant and equipment written off	-	-	-	40
- Profit on currency option transaction	-	-	-	-
- Other operating income	569	1	1,556	2
	<u>16,683</u>	<u>18,526</u>	<u>50,260</u>	<u>55,123</u>
	<u>26,687</u>	<u>18,351</u>	<u>91,555</u>	<u>67,430</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	3rd Quarter Ended		Nine Months Ended	
	2009 September RM'000	2008 September RM'000	2009 September RM'000	2008 September RM'000
11 OTHER OPERATING EXPENSES				
Personnel expenses	7,931	6,837	24,237	20,804
Establishment related expenses	1,712	1,552	4,779	4,220
Promotion and marketing related expenses	346	326	917	929
General administrative expenses	2,009	1,238	5,781	4,319
	<u>11,998</u>	<u>9,953</u>	<u>35,714</u>	<u>30,272</u>
Personnel expenses				
- Wages, salaries and bonus	4,374	3,880	13,092	10,848
- Defined benefit retirement plan	425	161	800	486
- Employee Provident Fund	483	489	1,982	1,636
- Other employee benefits	2,649	2,307	8,363	7,834
	<u>7,931</u>	<u>6,837</u>	<u>24,237</u>	<u>20,804</u>
Establishment related expenses				
- Depreciation of property, plant and equipment	497	452	1,450	1,314
- Amortisation of intangible assets	203	145	535	402
- Hire of equipment	71	108	225	214
- Information technology costs	-	-	-	-
- Repair and maintenance	240	168	558	480
- Rental of premises	592	588	1,749	1,580
- Others	109	91	262	230
	<u>1,712</u>	<u>1,552</u>	<u>4,779</u>	<u>4,220</u>
Promotion and marketing related expenses				
- Advertising and publicity	21	29	50	54
- Others	325	297	867	875
	<u>346</u>	<u>326</u>	<u>917</u>	<u>929</u>
General administrative expenses				
- Communication expenses	290	200	663	578
- Auditors' remuneration	-	-	-	-
- Others	1,719	1,038	5,118	3,741
	<u>2,009</u>	<u>1,238</u>	<u>5,781</u>	<u>4,319</u>
12 ALLOWANCE FOR LOSSES ON LOANS AND ADVANCES				
Allowance for losses on loans and advances				
Specific allowance				
- made in the financial period	(59)	(141)	(1,089)	(333)
- written back	85	101	1,496	28,144
General allowance				
- made in the financial period	-	-	-	-
- written back	4,762	-	6,545	-
Bad debt written off	-	-	(273)	-
	<u>4,788</u>	<u>(40)</u>	<u>6,679</u>	<u>27,811</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

	2009 September	2008 December
13 CAPITAL ADEQUACY		
(a) The capital adequacy ratios of the Bank are as follows:		
Core capital ratio	27.26%	23.84%
Risk-weighted capital ratio	<u>28.58%</u>	<u>24.99%</u>

(b) The components of Tier I and Tier II capital of the Bank are as follows:

	RM'000	RM'000
Tier I capital		
- Paid-up share capital	200,000	200,000
- Retained profits	729,500	729,500
- Other reserves	204,187	204,187
Less:		
Net unrealised reserve on available-for-sale securities	-	-
Deferred tax assets	<u>17,068</u>	<u>17,068</u>
	<u>1,116,619</u>	<u>1,116,619</u>
Tier II capital		
- General allowance for losses on loans and advances	<u>54,027</u>	<u>54,027</u>
Capital base	<u>1,170,646</u>	<u>1,170,646</u>

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

	2009 March		2008 December	
	Principal RM'000	Risk- weighted RM'000	Principal RM'000	Risk- weighted RM'000
Credit Risk				
0%	2,977,277	-	1,955,267	-
20%	1,311,154	262,231	931,804	186,361
35%	16,139	5,649	18,226	6,379
50%	907,983	453,992	1,392,680	696,340
75%	783	587	538	404
100%	2,921,886	2,921,886	3,386,515	3,386,515
150%	295	443	-	-
	<u>8,135,517</u>	<u>3,644,787</u>	<u>7,685,030</u>	<u>4,275,998</u>
Market Risk		79,825		35,638
Operational Risk		<u>371,971</u>		<u>372,036</u>
		<u>4,096,583</u>		<u>4,683,672</u>

(d) The capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's revised Risk-Weighted Capital Adequacy Framework : Standardised Approach for Credit Risk and Market Risk and Basic Indicator Approach for Operational Risk (Basel II).

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

14 OFF-BALANCE SHEET EXPOSURES

	2009 September		2008 December	
	Principal amount RM'000	Credit equivalent amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000
				Risk weighted amount RM'000
<u>Credit-related Exposures</u>				
Transaction-related contingent items	735,189	367,595	762,772	381,386
Short-term self-liquidating trade-related contingencies	87,062	17,412	170,236	34,047
Other commitments, such as formal standby facilities and credit lines, with an original maturity of :				
- exceeding one year	221	-	105,435	52,717
- not exceeding one year	9,652,548	-	5,745,694	-
	<u>10,475,020</u>	<u>385,007</u>	<u>6,784,137</u>	<u>468,150</u>
				<u>311,980</u>
<u>Derivative Financial Instruments</u>				
Foreign exchange related contracts				
- less than one year	3,119,048	91,404	4,065,843	163,252
- one year to less than five years	3,037,146	336,097	999,888	124,544
- more than five years	667,275	117,568	702,442	140,254
Interest rate related contracts				
- less than one year	90,275	117	538,058	2,182
- one year to less than five years	262,437	5,794	230,688	7,077
- more than five years	13,417	929	14,000	1,245
Currency Option				
- less than one year	8,681	-	-	-
Commodity				
- less than one year	920	8	368	69
	<u>7,199,199</u>	<u>551,917</u>	<u>6,551,287</u>	<u>438,623</u>
	<u>17,674,219</u>	<u>936,924</u>	<u>13,335,424</u>	<u>906,773</u>
Total				<u>571,422</u>

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)**

15 INTEREST RATE RISK

The table below summarises the Bank's exposure to interest rate risks. Included in the table are the Bank's assets and liabilities at carrying amounts, categorised by the earlier of contractual repricing or maturity dates. The off-balance sheet gap represents the net notional amounts of all interest rate sensitive derivative financial instruments. As interest rates and yield curves change over time the Bank may be exposed to a loss in earnings due to the effects of interest rates on the structure of the balance sheet. Sensitivity to interest rates arises from mismatches in the repricing dates, cash flows and other characteristics of the assets and their corresponding liability funding.

	Non-trading book					Total RM'000	
	Up to 1 month RM'000	1 to 3 months RM'000	3 to 12 months RM'000	1 to 5 years RM'000	Over 5 years RM'000		Non interest sensitive RM'000
2009 September							
Assets							
Cash and short term funds	2,492,044	285,000	-	-	-	67,903	-
Securities available-for-sale	-	-	10,074	86,934	-	-	-
Securities held-to-maturity	-	-	-	-	-	2,993	-
Loans and advances							
- performing	1,035,057	384,869	300,981	902,135	142,808	-	-
- non-performing*	-	-	-	-	-	(43,350)	-
Purchased receivables	-	-	-	-	-	99,959	-
Other assets	-	-	-	-	-	7,921	56,467
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	12,800	-
Amount due from holding company	904,679	133,460	-	-	-	304,981	-
Amount due from related companies	-	-	-	-	-	129	-
Property, plant and equipment	-	-	-	-	-	12,953	-
Deferred tax assets	-	-	-	-	-	17,068	-
Intangible assets	-	-	-	-	-	2,792	-
	4,431,780	803,329	311,055	989,069	142,808	486,149	56,467
							7,220,657

* This is arrived after deducting the general allowance and the specific allowance from the outstanding gross non-performing loans.

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

15 INTEREST RATE RISK (CONTD.)

	Non-trading book					Non interest sensitive RM'000	Trading book RM'000	Total RM'000
	Up to 1 month RM'000	1 to 3 months RM'000	3 to 12 months RM'000	1 to 5 years RM'000	Over 5 years RM'000			
2009 September								
Liabilities								
Deposits from customers	2,791,779	345,278	306,839	-	-	1,710,985	-	5,154,881
Deposits and placement of banks and financial institutions	1,492	2,158	10,000	-	-	-	-	13,650
Obligations on securities sold under repurchase agreements	-	-	-	-	-	-	-	-
Bills and acceptances payable	-	-	-	-	-	-	-	16,985
Amount due to holding company	380,195	272,244	-	-	-	716	-	653,155
Amount due to related companies	-	-	-	-	-	24	-	24
Other liabilities	-	-	-	-	-	125,321	24,258	149,579
	3,173,466	619,680	316,839	-	-	1,854,031	24,258	5,988,274
On-balance sheet interest sensitivity gap	1,258,314	183,649	(5,784)	989,069	142,808	(1,367,882)	32,209	1,232,383
Off-balance sheet interest sensitivity gap	312,352	(107,859)	(19,749)	(178,036)	(6,708)	-	-	-
Total interest sensitivity gap	1,570,666	75,790	(25,533)	811,033	136,100	(1,367,882)	32,209	1,232,383

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

15 INTEREST RATE RISK (CONTD.)

	----- Non-trading book ----->					Non interest sensitive RM'000	Trading book RM'000	Total RM'000
	Up to 1 month RM'000	1 to 3 months RM'000	3 to 12 months RM'000	1 to 5 years RM'000	Over 5 years RM'000			
2008 December								
Assets								
Cash and short term funds	2,085,746	60,000	-	-	-	65,417	-	2,211,163
Securities available-for-sale	-	5,011	5,147	101,993	-	-	-	112,151
Securities held-to-maturity	-	-	-	-	-	2,993	-	2,993
Loans and advances								
- performing	866,644	689,428	576,796	850,299	7,290	-	-	2,990,457
- non-performing*	-	-	-	-	-	(42,964)	-	(42,964)
Purchased receivables	-	-	-	-	-	288,564	-	288,564
Other assets	-	-	-	-	-	31,484	54,929	86,413
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	65,200	-	65,200
Amount due from holding company	494,410	104,025	65,280	-	-	389,532	-	1,053,247
Amount due from related companies	-	-	-	-	-	172	-	172
Property, plant and equipment	-	-	-	-	-	13,393	-	13,393
Deferred tax assets	-	-	-	-	-	17,068	-	17,068
Intangible assets	-	-	-	-	-	1,983	-	1,983
	3,446,800	858,464	647,223	952,292	7,290	832,842	54,929	6,799,840

* This is arrived after deducting the general allowance and the specific allowance from the outstanding gross non-performing loans.

BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)

15 INTEREST RATE RISK (CONTD.)

	Non-trading book ----->						Non interest sensitive RM'000	Trading book RM'000	Total RM'000
	Up to 1 month RM'000	1 to 3 months RM'000	3 to 12 months RM'000	1 to 5 years RM'000	Over 5 years RM'000				
2008 December									
Liabilities									
Deposits from customers	2,894,157	258,685	142,074	-	-	1,485,011	-	4,779,927	
Deposits and placement of banks and financial institutions	1,041	56,087	10,499	-	-	-	-	67,627	
Obligations on securities sold under repurchase agreements	-	-	-	-	-	-	-	-	
Bills and acceptances payable	-	-	-	-	-	32,519	-	32,519	
Amount due to holding company	313,011	34,675	193,578	-	-	357	-	541,621	
Amount due to related companies	-	-	-	-	-	24	-	24	
Other liabilities	-	-	-	-	-	191,007	51,872	242,879	
	3,208,209	349,447	346,151	-	-	1,708,918	51,872	5,664,597	
On-balance sheet interest sensitivity gap	238,591	509,017	301,072	952,292	7,290	(876,076)	3,057	1,135,243	
Off-balance sheet interest sensitivity gap	243,538	(14,200)	(98,650)	(130,688)	-	-	-	-	
Total interest sensitivity gap	482,129	494,817	202,422	821,604	7,290	(876,076)	3,057	1,135,243	

**BANK OF TOKYO-MITSUBISHI UFJ (MALAYSIA) BERHAD
(Incorporated in Malaysia)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 SEPTEMBER 2009 (CONTD.)**

15 INTEREST RATE RISK (CONTD.)

The table below summarises the effective average interest rate by major currencies for each class of financial assets and financial liabilities:

	2009 September		
	RM	USD	JPY
	%	%	%
<u>Financial assets</u>			
Cash and short term funds	2.06	-	-
Securities available-for-sale	3.92	-	-
Loans and advances	3.32	1.37	1.97
Amount due from holding company	-	0.32	0.15
	<hr/>	<hr/>	<hr/>
<u>Financial liabilities</u>			
Deposits from customers	1.69	0.13	0
Deposits and placement of banks and financial institutions	1.87	-	-
Obligations on securities sold under repurchase agreements	-	-	-
Amount due to holding company	-	0.63	-
	<hr/>	<hr/>	<hr/>
		2008 December	
	RM	USD	JPY
	%	%	%
<u>Financial assets</u>			
Cash and short term funds	3.27	-	-
Securities available-for-sale	4.00	-	-
Loans and advances	4.34	3.20	1.66
Amount due from holding company	-	0.98	0.64
	<hr/>	<hr/>	<hr/>
<u>Financial liabilities</u>			
Deposits from customers	2.62	0.53	-
Deposits and placement of banks and financial institutions	3.20	-	-
Obligations on securities sold under repurchase agreements	-	-	-
Amount due to holding company	-	1.24	-
	<hr/>	<hr/>	<hr/>