

Table A.9

## Investment Banks: Commitments and Contingencies

	As at end				
	2010	2011	2012	2013	2014 <sup>p</sup>
	RM million				
Assets sold with recourse and commitments with drawdown	326.9	20.4	19.2	12.4	77.0
Credit extension commitments	2,796.8	3,353.6	3,666.1	5,454.8	5,609.1
Direct credit substitutes	258.2	322.6	201.5	316.6	418.0
Foreign exchange related contracts	2,864.4	3,958.7	5,536.6	7,548.1	7,941.7
Interest rate related contracts	13,852.2	10,573.4	9,161.6	9,779.4	8,957.2
Trade-related contingencies	0.0	1.1	1.1	0.0	0.0
Transaction-related contingencies	10.5	10.5	10.5	10.5	10.5
Underwriting obligations	693.3	717.5	190.3	680.8	90.2
Others	2,343.8	1,523.1	2,205.8	3,402.7	3,296.3
<b>Total</b>	<b>23,146.0</b>	<b>20,480.9</b>	<b>20,992.6</b>	<b>27,205.4</b>	<b>26,399.9</b>

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.10

Life Insurance<sup>1</sup>: Income and Outgo

	For the calendar year				
	2010	2011	2012	2013	2014 <sup>p</sup>
	RM million				
Net premiums	21,854.2	22,877.7	25,005.7	26,458.1	28,820.9
Less: Net policy benefits	13,035.4	14,015.5	14,342.4	16,357.7	17,997.6
Agency remuneration	3,248.3	3,384.1	3,551.9	3,667.9	3,836.7
Total management expenses	1,852.4	2,092.9	2,287.6	2,481.8	2,632.6
Balance of transaction	3,718.2	3,385.2	4,823.8	3,950.7	4,354.0
Add: Net investment income	5,449.8	6,039.5	6,706.8	7,208.4	7,625.9
Net capital gain (loss)	2,590.0	659.0	2,181.6	-1,344.2	-868.0
Net other income	907.1	1,112.7	1,735.7	1,272.8	522.2
<b>Excess income over outgo</b>	<b>12,665.1</b>	<b>11,196.4</b>	<b>15,447.8</b>	<b>11,087.7</b>	<b>11,634.1</b>

<sup>1</sup> Figures are based on global business of life insurance

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding