

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
and its subsidiaries

Condensed Interim Financial Statement Unaudited Balance Sheets as at 30 September 2010

	Note	Group		Bank	
		30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
ASSETS					
Cash and short term funds	8	5,148,135	8,445,587	5,124,628	8,430,872
Deposits and placements with banks and other financial institutions	9	250,038	-	250,038	-
Securities:					
<i>Held-for-trading</i>	10 (i)	1,753,705	287,675	1,753,705	287,628
<i>Held-to-maturity</i>	10 (ii)	215,337	233,143	215,337	233,143
<i>Available-for-sale</i>	10 (iii)	11,621,811	8,395,050	11,621,811	8,395,050
Financing, advances and others	11	11,560,142	9,661,864	11,559,063	9,661,864
Other assets		215,610	105,920	214,402	102,987
Statutory deposit with Bank Negara Malaysia		13,000	139,729	13,000	139,729
Investments in subsidiary companies		-	-	27,127	20,127
Investment in associated company		23,871	-	23,871	-
Current tax assets		15,364	15,733	14,258	14,258
Deferred tax assets		59,609	61,660	59,583	61,660
Property and equipment		157,046	127,710	155,887	126,450
Prepaid lease payments		14,220	14,436	14,220	14,436
Total Assets		31,047,888	27,488,507	31,046,930	27,488,204
LIABILITIES AND EQUITY					
Deposits from customers	13	27,720,416	25,204,631	27,731,921	25,211,516
Deposits and placements of banks and other financial institutions	14	27,677	8,078	27,677	8,078
Bills and acceptance payable		253,333	283,212	254,483	289,469
Other liabilities		470,972	330,958	468,116	329,529
Zakat and taxation		99,443	30,446	98,215	30,059
Subordinated financing		-	100,000	-	100,000
Total Liabilities		28,571,841	25,957,325	28,580,412	25,968,651
Equity					
Share capital		2,265,490	1,725,490	2,265,490	1,725,490
Reserves		210,030	(194,308)	201,028	(205,937)
		2,475,520	1,531,182	2,466,518	1,519,553
Minority interests		527	-	-	-
Total Equity		2,476,047	1,531,182	2,466,518	1,519,553
Total Liabilities and Equity		31,047,888	27,488,507	31,046,930	27,488,204
Off-Balance Sheet Exposures	20	10,863,869	7,693,378	10,863,869	7,693,378
CAPITAL ADEQUACY					
	19 (i)				
Core capital ratio		15.16%	12.25%	15.12%	12.16%
Risk-weighted capital ratio		16.39%	13.87%	16.16%	13.61%

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2009.

Bank Islam Malaysia Berhad (98127-X)(Incorporated in Malaysia)
and its subsidiaries**Condensed Interim Financial Statement
Unaudited Income Statements
For the Fifteen Months Ended 30 September 2010**

<u>Group</u>	Note	3 months ended		15 months ended
		30 September 2010 RM'000	30 September 2009 RM'000	30 September 2010 RM'000
Income derived from investment of depositors' funds	15	336,040	278,521	1,477,074
Income derived from investment of shareholders' funds	16	55,524	56,577	280,437
Allowance for losses on financing	17	(30,615)	(49,951)	(155,333)
Impairment loss		-	-	(234)
Profit equalisation reserve		-	6,021	8,308
Direct expenses		(4,813)	(4,892)	(22,814)
Total distributable income		356,136	286,276	1,587,438
Income attributable to depositors	18	(117,891)	(97,411)	(489,757)
Total net income		238,245	188,865	1,097,681
Other operating expenses		(153,120)	(113,989)	(698,924)
Profit before zakat and tax		85,125	74,876	398,757
Zakat		(986)	(1,540)	(11,481)
Tax expense		(26,027)	(20,814)	(115,884)
Profit for the period		<u>58,112</u>	<u>52,522</u>	<u>271,392</u>
Attributable to:				
Equity holders of the Bank		58,115	52,522	271,391
Minority interest		(3)	-	1
Profit for the period		<u>58,112</u>	<u>52,522</u>	<u>271,392</u>

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2009.

Bank Islam Malaysia Berhad (98127-X)

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**Condensed Interim Financial Statement
Unaudited Income Statements
For the Fifteen Months Ended 30 September 2010**

Bank	Note	3 months ended		15 months ended
		30 September 2010 RM'000	30 September 2009 RM'000	30 September 2010 RM'000
Income derived from investment of depositors' funds	15	336,130	278,490	1,476,911
Income derived from investment of shareholders' funds	16	53,747	55,230	271,579
Allowance for losses on financing	17	(30,615)	(49,951)	(155,333)
Impairment loss		-	-	(234)
Profit equalisation reserve		-	6,021	8,308
Direct expenses		(4,813)	(4,892)	(22,814)
Total distributable income		354,449	284,898	1,578,417
Income attributable to depositors	18	(117,962)	(97,435)	(489,981)
Total net income		236,487	187,463	1,088,436
Other operating expenses		(149,341)	(112,276)	(688,255)
Profit before zakat and tax		87,146	75,187	400,181
Zakat		(899)	(1,500)	(10,892)
Tax expense		(25,948)	(20,760)	(115,140)
Profit for the period		60,299	52,927	274,149

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2009.

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
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Condensed Interim Financial Statement Unaudited Consolidated Statement of Changes in Equity For the Fifteen Months Ended 30 September 2010

<u>Group</u>	← Attributable to shareholders of the Bank →						Total RM'000	Minority interest	Total equity
	← Non-Distributable →								
	Share capital RM'000	Share premium RM'000	Statutory reserve RM'000	Fair value reserve RM'000	Translation reserve RM'000	Accumulated losses RM'000			
At 1 July 2008	1,725,490	500,020	508,821	(82,610)	58,483	(1,390,935)	1,319,269	-	1,319,269
Foreign exchange translation differences	-	-	-	-	(23,030)	-	(23,030)	-	(23,030)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	73,067	-	-	73,067	-	73,067
Net gain/(loss) recognised directly in equity	-	-	-	73,067	(23,030)	-	50,037	-	50,037
Profit for the year	-	-	-	-	-	161,876	161,876	-	161,876
Total recognised income and expense for the year	-	-	-	73,067	(23,030)	161,876	211,913	-	211,913
Transfer to statutory reserve	-	-	80,303	-	-	(80,303)	-	-	-
At 30 June 2009	1,725,490	500,020	589,124	(9,543)	35,453	(1,309,362)	1,531,182	-	1,531,182
At 1 July 2009	1,725,490	500,020	589,124	(9,543)	35,453	(1,309,362)	1,531,182	-	1,531,182
Foreign exchange translation differences	-	-	-	-	40,841	-	40,841	-	40,841
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	111,221	-	-	111,221	-	111,221
Net gain recognised directly in equity	-	-	-	111,221	40,841	-	152,062	-	152,062
Profit for the period	-	-	-	-	-	271,391	271,391	1	271,392
Total recognised income for the period	-	-	-	111,221	40,841	271,391	423,453	1	423,454
Transfer to statutory reserve	-	-	97,368	-	-	(97,368)	-	-	-
Convertible Redeemable Non-Cumulative Preference Shares (CRNCPS) issued and converted to ordinary shares	540,000	-	-	-	-	-	540,000	-	540,000
Minority interests' subscription of shares of a subsidiary	-	-	-	-	-	-	-	526	526
Dividends paid on CRNCPS	-	-	-	-	-	(19,115)	(19,115)	-	(19,115)
At 30 September 2010	2,265,490	500,020	686,492	101,678	76,294	(1,154,454)	2,475,520	527	2,476,047

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2009.

Bank Islam Malaysia Berhad (98127-X)

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Condensed Interim Financial Statement Unaudited Statement of Changes in Equity For the Fifteen Months Ended 30 September 2010

Bank

	← Non-Distributable →					Total equity RM'000	
	Share capital RM'000	Share premium RM'000	Statutory reserve RM'000	Fair value reserve RM'000	Translation reserve RM'000		Accumulated losses RM'000
At 1 July 2008	1,725,490	500,020	508,821	(82,610)	58,630	(1,401,401)	1,308,950
Foreign exchange translation differences	-	-	-	-	(23,071)	-	(23,071)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	73,067	-	-	73,067
Net gain/(loss) recognised directly in equity	-	-	-	73,067	(23,071)	-	49,996
Profit for the year	-	-	-	-	-	160,607	160,607
Total recognised income and expense for the year	-	-	-	73,067	(23,071)	160,607	210,603
Transfer to statutory reserve	-	-	80,303	-	-	(80,303)	-
At 30 June 2009	1,725,490	500,020	589,124	(9,543)	35,559	(1,321,097)	1,519,553
At 1 July 2009	1,725,490	500,020	589,124	(9,543)	35,559	(1,321,097)	1,519,553
Foreign exchange translation differences	-	-	-	-	40,710	-	40,710
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	111,221	-	-	111,221
Net gain recognised directly in equity	-	-	-	111,221	40,710	-	151,931
Profit for the period	-	-	-	-	-	274,149	274,149
Total recognised income for the period	-	-	-	111,221	40,710	274,149	426,080
Transfer to statutory reserve	-	-	97,368	-	-	(97,368)	-
Convertible Redeemable Non-Cumulative Preference Shares (CRNCPS) issued and converted to ordinary shares	540,000	-	-	-	-	-	540,000
Dividends paid on CRNCPS	-	-	-	-	-	(19,115)	(19,115)
At 30 September 2010	2,265,490	500,020	686,492	101,678	76,269	(1,163,431)	2,466,518

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2009.

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
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**Unaudited Cash Flow Statement
For the Fifteen Months Ended 30 September 2010**

	Group 30 September 2010 RM'000	Bank 30 September 2010 RM'000
Cash flows from operating activities		
Profit before zakat and tax	398,757	400,181
Adjustments for :		
Depreciation of property and equipment	46,441	45,974
Amortisation of prepaid lease payment	216	216
Impairment loss on securities available for sale	234	234
Allowance for losses on financing	155,333	155,333
Dividend from shares and unit trusts	(9,046)	(9,046)
Loss on disposal of property and equipment	908	908
Net loss on sale of securities held-for-trading	58	76
Net gain on sale of securities available-for-sale	(14,921)	(14,921)
Fair value gain on securities held-for-trading	(23,389)	(23,389)
Accretion of discount less amortisation of premium	(95,071)	(95,071)
	<hr/>	<hr/>
Operating profit before changes in assets and liabilities	459,520	460,495
Changes in assets and liabilities :		
Deposits and placements with banks and other financial institutions	19,599	19,599
Financing, advances and others	(2,053,611)	(2,052,532)
Statutory deposits with Bank Negara Malaysia	126,729	126,729
Bills receivables	418	418
Other receivables	(110,260)	(112,506)
Deposits from customers	2,515,785	2,520,405
Bills and acceptance payable	(29,879)	(34,986)
Other liabilities	140,014	138,587
	<hr/>	<hr/>
Cash generated from operations	1,068,315	1,066,209
Zakat paid	(11,200)	(11,200)
Tax paid	(44,294)	(43,750)
Tax refund	400	-
	<hr/>	<hr/>
Net cash generated from operating activities	1,013,221	1,011,259
Cash flows from investing activities		
Investment in new & existing subsidiary	-	(7,000)
Investment in associated company	(21,255)	(21,255)
Purchase of property and equipment	(78,837)	(78,460)
Proceeds from disposal of property and equipment	2,137	2,137
Dividends received from shares and unit trusts	8,197	8,197
Net proceeds from purchase of securities	(4,432,618)	(4,432,683)
	<hr/>	<hr/>
Net cash used in investing activities	(4,522,376)	(4,529,064)

Bank Islam Malaysia Berhad (98127-X)

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**Unaudited Cash Flow Statement (continued)
For the Fifteen Months Ended 30 September 2010**

	Group 30 September 2010 RM'000	Bank 30 September 2010 RM'000
Cash flows from financing activities		
Proceeds from issuance of Convertible Redeemable Non-Cumulative Preference Shares (CRNCPS)	540,000	540,000
Redemption of subordinated financing	(100,000)	(100,000)
Dividend paid on CRNCPS	(19,115)	(19,115)
Net cash generated from financing activities	<u>420,885</u>	<u>420,885</u>
Net decrease in cash and cash equivalents	(3,088,270)	(3,096,920)
Cash and cash equivalents as at beginning of year	8,445,587	8,430,872
Exchange difference on translation	40,856	40,714
Cash and cash equivalents as at end of period	<u><u>5,398,173</u></u>	<u><u>5,374,666</u></u>
Cash and cash equivalents comprise :		
Cash and short term funds	5,148,135	5,124,628
Deposits and placements with bank and other financial institutions	<u>250,038</u>	<u>250,038</u>
	<u><u>5,398,173</u></u>	<u><u>5,374,666</u></u>

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2009.

EXPLANATORY NOTES

1. Basis of preparation

The interim financial statements of the Group and Bank have been prepared in accordance with applicable approved accounting Financial Reporting Standard (FRS) issued by the Malaysian Accounting Standard Board (MASB) as modified by Bank Negara Malaysia Guidelines, accounting principles generally accepted in Malaysia, the provisions of the Companies Act, 1965 and Shariah requirements. The interim financial statements should be read in conjunction with the Annual Financial Statements for the financial year ended 30 June 2009.

The accounting policies and method of computation in the interim financial statements are similar to that adopted in the annual financial statements for the financial year ended 30 June 2009.

2. Auditor's report on preceding annual financial statements

The auditor's report on the financial statements for the financial year ended 30 June 2009 was not qualified. The financial statements for the financial year ended 30 June 2009 was prepared on a going concern basis.

3. Seasonality or cyclical of operations.

The business operations of the Bank are not directly affected by any event of cyclical or seasonal in nature.

4. Unusual items

There were no unusual items for the fifteen months ended 30 September 2010.

5. Changes in accounting estimates

Commencing December 2009, the Bank's NPF classification is on 3-months basis for all financing products. As at 30 June 2009, NPF was based on 6-months classification except for personal financing, credit card and trade facilities which were on 3-months NPF classification.

Other than the above change, there were no changes in estimate of amount reported in the prior financial year that would have a material effect on the fifteen months ended 30 September 2010 financial statements.

6. Debt and equity securities

On 21 April 2009, Bank Negara Malaysia granted approval to the Bank to issue up to 540,000,000 Islamic Convertible Redeemable Non-Cumulative Preference Shares (CRNCPS) with a nominal value of RM1.00 each.

The CRNCPS was subscribed in two tranches, whereby the first tranche of RM324,000,000 was paid-up on 1 July 2009 and the second tranche of RM216,000,000 was paid-up on 13 October 2009. This resulted in an increase in share capital to RM2,265,490,000 as at 30 September 2010 from RM1,725,490,000 as at 30 June 2009.

On 29 September 2010, all the 540 million Islamic CRNCPS were converted into 540 million ordinary shares of Bank Islam.

7 Significant events during the fifteen months ended 30 September 2010

(i) Following restricted share issue, Lembaga Tabung Haji (LTH) has become the holding company of BIMB Holdings Berhad and the ultimate holding company of Bank Islam. As stipulated in the Companies Act 1965, the financial year of a subsidiary company must coincide with its holding company. To comply with LTH's financial year end which is 31st December, the Bank has extended its current financial period to 18 months ending 31 December 2010.

(ii) Acquisition of subsidiary - Farihan Corporation Sdn Bhd

On 14 June 2010, the Bank acquired a strategic stake of 80% in Farihan Corporation Sdn Bhd, an existing Islamic pawn broking operator through a capital injection of RM2.0 million.

(iii) Investment in associate company - Amana Bank Limited, Sri Lanka

On 31 May 2010, the Bank acquired a strategic stake of 20% in Amana Bank Limited, Sri Lanka for LKR731.8 million

(iv) Conversion of Islamic CRNCPS to ordinary shares of Bank Islam

On 28 September 2010, the Board of Directors of Bank Islam approved the conversion of the 540 million Islamic CRNCPS into 540 million ordinary shares of Bank Islam.

Upon the conversion, effective 29 September 2010, the new shareholding structure of Bank Islam is as follows:

	%
BIMB Holdings Berhad	51.0
Dubai Financial Group LLC	30.5
Lembaga Tabung Haji	18.5
	<u>100.0</u>

8. Cash and short term funds	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
Cash and balances with banks and other financial institutions	1,720,134	664,645	1,696,868	650,112
Money at call and interbank placements with remaining maturity not exceeding one month	3,428,001	7,780,942	3,427,760	7,780,760
	<u>5,148,135</u>	<u>8,445,587</u>	<u>5,124,628</u>	<u>8,430,872</u>

9. Deposits and placements with banks and other financial institutions

	Group and Bank	
	30 September 2010 RM'000	30 June 2009 RM'000
Licensed Islamic banks	150,038	-
Licensed banks	100,000	-
	<u>250,038</u>	<u>-</u>

10. Securities

(i) Securities held-for-trading

	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
At fair value				
<u>Quoted Securities in Malaysia</u>				
Shares	-	47	-	-
<u>Unquoted Securities in Malaysia</u>				
Bank Negara Negotiable Notes	1,451,925	-	1,451,925	-
Islamic Commercial Papers	39,915	137,891	39,915	137,891
Malaysian Government Investment Issues	246,904	149,737	246,904	149,737
Malaysian Islamic Treasury Bills	14,961	-	14,961	-
Total held-for-trading	<u>1,753,705</u>	<u>287,675</u>	<u>1,753,705</u>	<u>287,628</u>

(ii) Securities held-to-maturity

	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
At amortised cost				
<u>Quoted Securities outside Malaysia</u>				
Bond	61,780	70,380	61,780	70,380
<u>Unquoted Securities In Malaysia</u>				
Islamic Debt Securities	176,624	175,050	176,624	175,050
Less: Accumulated impairment loss	(23,067)	(12,287)	(23,067)	(12,287)
	<u>153,557</u>	<u>162,763</u>	<u>153,557</u>	<u>162,763</u>
Total held-to-maturity	<u>215,337</u>	<u>233,143</u>	<u>215,337</u>	<u>233,143</u>

10. Securities, continued

(iii) Securities available-for-sale

	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
At fair value				
<u>Quoted Securities In Malaysia</u>				
Unit trust	3,184	3,184	3,184	3,184
Less: Accumulated impairment loss	(562)	(562)	(562)	(562)
	<u>2,622</u>	<u>2,622</u>	<u>2,622</u>	<u>2,622</u>
At fair value				
<u>Unquoted Securities In Malaysia</u>				
Malaysian Government Investment Issues	4,307,750	2,651,555	4,307,750	2,651,555
Islamic Commercial Papers	571,056	453,816	571,056	453,816
Accepted Bills	339,764	107,997	339,764	107,997
Promissory Notes	5,108	5,604	5,108	5,604
Negotiable Islamic Debt Certificates	1,840,110	1,437,982	1,840,110	1,437,982
Islamic Debt Securities	4,575,788	3,735,135	4,575,788	3,735,135
Malaysian Islamic Treasury Bills	-	29,819	-	29,819
Less: Accumulated impairment loss	(30,879)	(45,154)	(30,879)	(45,154)
	<u>11,608,697</u>	<u>8,376,754</u>	<u>11,608,697</u>	<u>8,376,754</u>
At fair value				
<u>Unquoted securities outside Malaysia</u>				
Islamic Development Bank Unit Trust	1,923	1,923	1,923	1,923
At cost				
<u>Unquoted securities in Malaysia</u>				
Unquoted shares	22,090	26,590	22,090	26,590
Less: Accumulated impairment loss	(13,901)	(15,835)	(13,901)	(15,835)
	<u>8,189</u>	<u>10,755</u>	<u>8,189</u>	<u>10,755</u>
At cost				
<u>Unquoted securities outside Malaysia</u>				
Unquoted shares	380	2,996	380	2,996
Total available-for-sale	<u>11,621,811</u>	<u>8,395,050</u>	<u>11,621,811</u>	<u>8,395,050</u>

11. Financing, advances and others

(i) By type

	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
Cash line	396,310	164,272	404,382	164,272
Term financing				
House financing	9,212,999	7,136,157	9,212,999	7,136,157
Syndicated financing	67,777	81,329	67,777	81,329
Leasing receivables	530,836	329,189	530,836	329,189
Bridging financing	336,720	299,524	336,720	299,524
Personal financing	4,675,457	2,733,611	4,675,457	2,733,611
Other term financing	3,905,044	3,874,823	3,905,044	3,874,823
Staff financing	297,703	298,368	297,703	298,368
Credit cards	437,870	393,442	437,870	393,442
Trade bills discounted	1,242,450	1,539,200	1,242,450	1,539,200
Trust receipts	47,494	151,672	47,494	151,672
Pawn broking	9,151	-	-	-
	<u>21,159,811</u>	<u>17,001,587</u>	<u>21,158,732</u>	<u>17,001,587</u>
Less: Unearned income	(8,830,220)	(6,290,584)	(8,830,220)	(6,290,584)
	<u>12,329,591</u>	<u>10,711,003</u>	<u>12,328,512</u>	<u>10,711,003</u>
Less: Allowance for bad and doubtful financing:				
General	(176,121)	(170,844)	(176,121)	(170,844)
Specific	(593,328)	(878,295)	(593,328)	(878,295)
Total net financing, advances and others	<u>11,560,142</u>	<u>9,661,864</u>	<u>11,559,063</u>	<u>9,661,864</u>

11. Financing, advances and others, continued

(ii) By contract	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
Bai' Bithaman Ajil	6,226,957	5,719,619	6,226,957	5,719,619
Ijarah	329,883	289,200	329,883	289,200
Ijarah Muntahiah Bit-Tamleek	12,491	28,367	12,491	28,367
Mudharabah	6,000	8,934	6,000	8,934
Murabahah	1,285,051	1,680,071	1,285,051	1,680,071
At-Tawarruq	2,172,593	167,378	2,172,593	167,378
Bai Al-Inah	1,784,026	2,274,418	1,792,098	2,274,418
Istisna'	503,439	543,016	503,439	543,016
Ar-Rahn	9,151	-	-	-
	<u>12,329,591</u>	<u>10,711,003</u>	<u>12,328,512</u>	<u>10,711,003</u>

(iii) By type of customer	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
Domestic banking institutions	62	94	62	94
Domestic non-bank financial institutions	4,807	12,459	12,879	12,459
Domestic business enterprise				
- Small medium industries	540,769	867,061	540,769	867,061
- Others	2,213,682	2,093,772	2,213,682	2,093,772
Government & Statutory	121,819	156,910	121,819	156,910
Individuals	9,002,830	7,145,048	8,993,679	7,145,048
Others domestic entities	39,522	17,932	39,522	17,932
Foreign entities	406,100	417,727	406,100	417,727
	<u>12,329,591</u>	<u>10,711,003</u>	<u>12,328,512</u>	<u>10,711,003</u>

(iv) By profit rate sensitivity	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
Fixed rate				
Housing financing	2,148,146	2,298,214	2,148,146	2,298,214
Others fixed rate financing	7,954,447	7,462,649	7,953,368	7,462,649
Floating rate	2,226,998	950,140	2,226,998	950,140
	<u>12,329,591</u>	<u>10,711,003</u>	<u>12,328,512</u>	<u>10,711,003</u>

(v) By sector	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
Primary agriculture	194,620	342,277	194,620	342,277
Mining and quarrying	918	18,835	918	18,835
Manufacturing (including agro-based)	732,393	962,784	732,393	962,784
Electricity, gas and water	145,941	105,367	145,941	105,367
Wholesale & retail trade, and hotels & restaurants	652,695	546,741	652,695	546,741
Construction	688,005	750,994	688,005	750,994
Real estate	210,265	124,565	210,265	124,565
Transport, storage and communications	429,416	360,304	429,416	360,304
Finance, insurance and business activities	157,074	280,621	165,146	280,621
Education, health & others	85,807	67,815	85,807	67,815
Household sector	9,015,125	7,077,728	9,005,974	7,077,728
Other sector	17,332	72,972	17,332	72,972
	<u>12,329,591</u>	<u>10,711,003</u>	<u>12,328,512</u>	<u>10,711,003</u>

12. Non performing financing, advances and others

(i) Movement in the non-performing financing, advances and others

	Group and Bank	
	30 September 2010 RM'000	30 June 2009 RM'000
At 1 July	1,360,449	1,949,904
Addition arising from change to 3 months classification	140,641	-
Classified as non-performing	156,998	228,431
Reclassified as performing	(72,523)	(131,580)
Amount recovered	(233,165)	(184,080)
Amount written off	(411,734)	(540,033)
Exchange differences	(38,185)	37,807
At end of period / year	902,481	1,360,449
Less:- Specific allowance	(593,328)	(878,295)
Net non-performing financing, advances and others	309,153 **	482,154 *
Ratio of net non-performing financing to total net financing, advances and others	2.63% **	4.90% *

Note:

* Based on 6 months Non-Performing Financing (NPF) classification. If based on 3 months NPF classification Net NPF would be RM663,058k and Net NPF ratio 6.74%.

** Based on 3 months NPF classification.

(ii) Movements in the allowance for bad and doubtful financing

	Group and Bank	
	30 September 2010 RM'000	30 June 2009 RM'000
<u>General allowance</u>		
At 1 July	170,844	169,382
Allowance made	7,762	-
Exchange differences	(2,485)	1,462
At end of period / year	176,121	170,844
As % of gross financing, advances and others less specific allowance	1.50%	1.74%

	Group and Bank	
	30 September 2010 RM'000	30 June 2009 RM'000
<u>Specific allowance</u>		
At 1 July	878,295	1,228,131
Allowance made	465,606	303,755
Amount recovered	(171,634)	(133,074)
Amount written off	(572,250)	(540,033)
Exchange differences	(6,689)	19,516
At end of period / year	593,328	878,295

(iii) NPF by sector

	Group and Bank	
	30 September 2010 RM'000	30 June 2009 RM'000
Primary agriculture	31,025	64,900
Mining and quarrying	869	2,130
Manufacturing (including agro-based)	137,276	290,385
Electricity, gas and water	50	75,046
Wholesale & retail trade, and hotels & restaurants	67,504	94,821
Construction	259,606	403,423
Real estate	3,091	8,700
Transport, storage and communications	2,026	13,476
Finance, insurance and business activities	7,549	51,598
Education, health & others	4,764	10,553
Household sector	384,776	338,344
Other sector	3,945	7,073
	902,481	1,360,449

13. Deposits from customers

(i) By type of deposit

	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
<u>Non-Mudharabah Fund:</u>				
Demand deposits	8,286,472	6,347,081	8,287,714	6,347,908
Savings deposits	2,316,802	2,032,461	2,316,802	2,032,461
Negotiable Islamic Debt Certificates (NIDC)	6,234,393	7,133,790	6,235,033	7,134,987
Others	60,693	60,419	60,693	60,419
	<u>16,898,360</u>	<u>15,573,751</u>	<u>16,900,242</u>	<u>15,575,775</u>
<u>Mudharabah Fund:</u>				
Savings deposits	972,512	680,589	972,512	680,589
General investment deposits	2,733,490	2,535,289	2,733,490	2,535,289
Special investment deposits	7,116,054	6,414,767	7,125,677	6,419,628
Others	-	235	-	235
	<u>10,822,056</u>	<u>9,630,880</u>	<u>10,831,679</u>	<u>9,635,741</u>
	<u><u>27,720,416</u></u>	<u><u>25,204,631</u></u>	<u><u>27,731,921</u></u>	<u><u>25,211,516</u></u>

(ii) By type of customer

	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
Government and statutory bodies	6,571,901	5,934,355	6,571,901	5,934,355
Business enterprises	9,071,785	10,486,914	9,071,785	10,486,914
Individuals	4,248,485	3,795,843	4,248,485	3,795,843
Others	7,828,245	4,987,519	7,839,750	4,994,404
	<u>27,720,416</u>	<u>25,204,631</u>	<u>27,731,921</u>	<u>25,211,516</u>

14. Deposits and placements of banks and other financial institutions

	Group and Bank	
	30 September 2010 RM'000	30 June 2009 RM'000
Mudharabah:		
Licensed Islamic banks	7,982	8,078
Other financial institutions	19,695	-
	<u>27,677</u>	<u>8,078</u>

15. Income derived from investment of depositors' funds

<u>Group</u>	3 months ended		15 months ended
	30 September	30 September	30 September
	2010	2009	2010
	RM'000	RM'000	RM'000
Income derived from investment of :			
(i) General investment deposits	37,456	28,711	161,916
(ii) Other deposits	298,584	249,810	1,315,158
	<u>336,040</u>	<u>278,521</u>	<u>1,477,074</u>

(i) Income derived from investment of general investment deposits

	3 months ended		15 months ended
	30 September	30 September	30 September
	2010	2009	2010
	RM'000	RM'000	RM'000
Finance income and hibah			
Financing, advances and others	24,156	17,803	104,414
Held-for-trading	164	86	406
Held-to-maturity	104	429	784
Available-for-sale	6,775	5,410	31,058
Money at call and deposits with financial institutions	<u>2,707</u>	<u>3,025</u>	<u>13,015</u>
	33,906	26,753	149,677
Accretion of discount less amortisation of premium	<u>2,046</u>	<u>1,372</u>	<u>8,063</u>
	35,952	28,125	157,740
Other dealing income			
Net (loss)/gain from sale of securities held-for-trading	68	(66)	(3)
Net gain on revaluation of securities held-for-trading	<u>1,261</u>	<u>257</u>	<u>2,598</u>
	1,329	191	2,595
Other operating income			
Net gain from sale of securities available-for-sale	<u>175</u>	<u>395</u>	<u>1,580</u>
	175	395	1,580
Other Income			
Gain on disposal of leased assets	<u>-</u>	<u>-</u>	<u>1</u>
	-	-	1
	<u>37,456</u>	<u>28,711</u>	<u>161,916</u>

(ii) Income derived from investment of other deposits

	3 months ended		15 months ended
	30 September	30 September	30 September
	2010	2009	2010
	RM'000	RM'000	RM'000
Finance income and hibah			
Financing, advances and others	192,723	154,437	846,727
Held-for-trading	1,303	743	3,286
Held-to-maturity	826	3,900	6,758
Available-for-sale	53,981	46,996	252,426
Money at call and deposits with financial institutions	<u>21,449</u>	<u>26,560</u>	<u>106,444</u>
	270,282	232,636	1,215,641
Accretion of discount less amortisation of premium	<u>16,297</u>	<u>11,897</u>	<u>65,448</u>
	286,579	244,533	1,281,089
Other dealing income			
Net (loss)/gain from sale of securities held-for-trading	561	(590)	(73)
Net gain on revaluation of securities held-for-trading	<u>10,000</u>	<u>2,236</u>	<u>20,791</u>
	10,561	1,646	20,718
Other operating income			
Net gain from sale of securities available-for-sale	<u>1,444</u>	<u>3,631</u>	<u>13,341</u>
	1,444	3,631	13,341
Other Income			
Gain on disposal of leased assets	<u>-</u>	<u>-</u>	<u>10</u>
	-	-	10
	<u>298,584</u>	<u>249,810</u>	<u>1,315,158</u>

15. Income derived from investment of depositors' funds

<u>Bank</u>	3 months ended		15 months ended
	30 September 2010	30 September 2009	30 September 2010
	RM'000	RM'000	RM'000
Income derived from investment of :			
(i) General investment deposits	37,449	28,677	161,775
(ii) Other deposits	298,681	249,813	1,315,136
	<u>336,130</u>	<u>278,490</u>	<u>1,476,911</u>
(i) Income derived from investment of general investment deposits			
	3 months ended		15 months ended
	30 September 2010	30 September 2009	30 September 2010
	RM'000	RM'000	RM'000
Finance income and hibah			
Financing, advances and others	24,149	17,769	104,273
Held-for-trading	164	86	406
Held-to-maturity	104	429	784
Available-for-sale	6,775	5,410	31,058
Money at call and deposits with financial institutions	2,707	3,025	13,015
	<u>33,899</u>	<u>26,719</u>	<u>149,536</u>
Accretion of discount less amortisation of premium	2,046	1,372	8,063
	<u>35,945</u>	<u>28,091</u>	<u>157,599</u>
Other dealing income			
Net (loss)/gain from sale of securities held-for-trading	68	(66)	(3)
Net gain on revaluation of securities held-for-trading	1,261	257	2,598
	<u>1,329</u>	<u>191</u>	<u>2,595</u>
Other operating income			
Net gain from sale of securities available-for-sale	175	395	1,580
	<u>175</u>	<u>395</u>	<u>1,580</u>
Other Income			
Gain on disposal of leased assets	-	-	1
	<u>-</u>	<u>-</u>	<u>1</u>
	<u>37,449</u>	<u>28,677</u>	<u>161,775</u>
(ii) Income derived from investment of other deposits			
	3 months ended		15 months ended
	30 September 2010	30 September 2009	30 September 2010
	RM'000	RM'000	RM'000
Finance income and hibah			
Financing, advances and others	192,820	154,440	846,705
Held-for-trading	1,303	743	3,286
Held-to-maturity	826	3,900	6,758
Available-for-sale	53,981	46,996	252,426
Money at call and deposits with financial institutions	21,449	26,560	106,444
	<u>270,379</u>	<u>232,639</u>	<u>1,215,619</u>
Accretion of discount less amortisation of premium	16,297	11,897	65,448
	<u>286,676</u>	<u>244,536</u>	<u>1,281,067</u>
Other dealing income			
Net (loss)/gain from sale of securities held-for-trading	561	(590)	(73)
Net gain on revaluation of securities held-for-trading	10,000	2,236	20,791
	<u>10,561</u>	<u>1,646</u>	<u>20,718</u>
Other operating income			
Net gain from sale of securities available-for-sale	1,444	3,631	13,341
	<u>1,444</u>	<u>3,631</u>	<u>13,341</u>
Other Income			
Gain on disposal of leased assets	-	-	10
	<u>-</u>	<u>-</u>	<u>10</u>
	<u>298,681</u>	<u>249,813</u>	<u>1,315,136</u>

16. Income derived from investment of shareholders' funds

<u>Group</u>	3 months ended		15 months ended
	30 September 2010 RM'000	30 September 2009 RM'000	30 September 2010 RM'000
Finance income and hibah			
Financing, advances and others	1,184	866	4,691
Available-for-sale	18,762	15,446	93,654
Money at call and deposits with financial institutions	3,152	706	7,357
	<u>23,098</u>	<u>17,018</u>	<u>105,702</u>
Accretion of discount less amortisation of premium	3,574	6,080	21,560
	<u>26,672</u>	<u>23,098</u>	<u>127,262</u>
Other dealing income			
Net gain from foreign exchange transactions	3,052	6,737	17,583
Net gain from sale of securities held-for-trading	-	18	18
Net derivatives charges	(1,786)	(605)	(8,297)
	<u>1,266</u>	<u>6,150</u>	<u>9,304</u>
Other operating income			
Profit/(loss) on sale of foreign currencies	669	481	4,228
Reversal of allowance for doubtful debts	60	60	300
Gross dividend income from securities :			
Unit trust in Malaysia	-	-	36
Unit trust outside Malaysia	34	-	130
Unquoted in Malaysia	2,308	3,094	8,880
	<u>3,071</u>	<u>3,635</u>	<u>13,574</u>
Fees and commission			
Fees	9,044	12,113	53,076
Commission	13,046	8,623	60,325
Others	2,357	3,020	17,423
	<u>24,447</u>	<u>23,756</u>	<u>130,824</u>
Other Income			
Net (loss)/gain on disposal of property & equipment	(68)	7	(908)
Rental Income	124	(73)	-
Other Income	12	4	381
	<u>68</u>	<u>(62)</u>	<u>(527)</u>
	<u>55,524</u>	<u>56,577</u>	<u>280,437</u>

16. Income derived from investment of shareholders' funds

<u>Bank</u>	3 months ended		15 months ended
	30 September 2010 RM'000	30 September 2009 RM'000	30 September 2010 RM'000
Finance income and hibah			
Financing, advances and others	891	866	4,369
Available-for-sale	18,762	15,446	93,654
Money at call and deposits with financial institutions	<u>3,153</u>	<u>706</u>	<u>7,357</u>
	22,806	17,018	105,380
Accretion of discount less amortisation of premium	<u>3,574</u>	<u>6,080</u>	<u>21,560</u>
	26,380	23,098	126,940
Other dealing income			
Net gain from foreign exchange transactions	3,052	6,737	17,583
Net derivatives charges	<u>(1,786)</u>	<u>(605)</u>	<u>(8,297)</u>
	1,266	6,132	9,286
Other operating income			
Dividend income from securities :			
Unit trust in Malaysia	-	-	36
Unit trust outside Malaysia	34	-	130
Unquoted in Malaysia	<u>2,308</u>	<u>3,094</u>	<u>8,880</u>
	2,342	3,094	9,046
Fees and commission			
Fees	8,470	11,798	50,973
Commission	13,046	8,623	60,325
Others	<u>2,281</u>	<u>2,534</u>	<u>15,943</u>
	23,797	22,955	127,241
Other Income			
Net (loss)/gain on disposal of property & equipment	(68)	7	(908)
Rental Income	-	(56)	(56)
Other Income	<u>30</u>	<u>-</u>	<u>30</u>
	(38)	(49)	(934)
	<u>53,747</u>	<u>55,230</u>	<u>271,579</u>

17. Allowance for losses on financing

<u>Group & Bank</u>	3 months ended		15 months ended
	30 September 2010 RM'000	30 September 2009 RM'000	30 September 2010 RM'000
<u>Allowance for bad and doubtful financing</u>			
Specific allowance			
- Provided	87,264	90,760	465,606
- Written back	(23,371)	(26,623)	(171,634)
General allowance			
- Provided	5,148	-	7,761
Bad debts on financing			
- Recovered	(38,426)	(14,186)	(146,400)
	<u>30,615</u>	<u>49,951</u>	<u>155,333</u>

18. Income attributable to depositors

<u>Group</u>	3 months ended		15 months ended
	30 September 2010 RM'000	30 September 2009 RM'000	30 September 2010 RM'000
Deposits from customers			
- Mudharabah Fund	66,362	49,122	276,796
- Non-Mudharabah Fund	47,743	45,333	195,004
Deposits and placement of banks and other financial institutions			
- Mudharabah Fund	3,786	2,956	17,957
	<u>117,891</u>	<u>97,411</u>	<u>489,757</u>
<u>Bank</u>			
Deposits from customers			
- Mudharabah Fund	66,430	49,140	276,967
- Non-Mudharabah Fund	47,746	45,339	195,057
Deposits and placements of banks and other financial institutions			
other financial institutions			
- Mudharabah Fund	3,786	2,956	17,957
	<u>117,962</u>	<u>97,435</u>	<u>489,981</u>

19. Capital adequacy

(i) The capital adequacy ratios of the Group and Bank are as follows:

	Group		Bank	
	30 September 2010 RM'000	30 June 2009 RM'000	30 September 2010 RM'000	30 June 2009 RM'000
<u>Tier I capital</u>				
Paid-up share capital	2,265,490	1,725,490	2,265,490	1,725,490
Share premium	500,020	500,020	500,020	500,020
Accumulated losses	(1,212,569)	(1,309,362)	(1,223,730)	(1,321,097)
Other reserves	686,492	589,124	686,492	589,124
Less : Deferred tax assets	(59,609)	(61,660)	(59,583)	(61,660)
Total Tier-I capital	<u>2,179,824</u>	<u>1,443,612</u>	<u>2,168,689</u>	<u>1,431,877</u>
<u>Tier II capital</u>				
Redeemable Subordinated Mudharabah financing	-	20,000	-	20,000
General allowance for bad and doubtful financing	176,121	170,844	176,121	170,844
Total Tier-II capital	<u>176,121</u>	<u>190,844</u>	<u>176,121</u>	<u>190,844</u>
Total capital	2,355,945	1,634,456	2,344,810	1,622,721
Less: Investment in subsidiaries	-	-	(27,127)	(20,127)
Capital base	<u>2,355,945</u>	<u>1,634,456</u>	<u>2,317,683</u>	<u>1,602,594</u>
Core capital ratio	15.16%	12.25%	15.12%	12.16%
Risk-weighted capital ratio	16.39%	13.87%	16.16%	13.61%

19. Capital adequacy, continued

(ii) Breakdown of gross risk-weighted assets in the various categories of risk weights:

Group	30 September 2010		30 June 2009	
	Principal RM'000	Risk- Weighted RM'000	Principal RM'000	Risk- Weighted RM'000
0%	9,328,937	-	12,780,112	-
10%	-	-	-	-
20%	6,481,038	1,296,208	4,369,521	873,904
35%	1,283,964	449,387	1,032,442	361,355
50%	1,307,865	653,933	1,066,594	533,297
75%	6,628,909	4,971,682	5,028,748	3,771,561
100%	4,213,807	4,213,807	3,694,249	3,694,249
150%	428,828	643,242	553,569	830,353
Total risk-weighted assets for credit risk	29,673,348	12,228,259	28,525,235	10,064,719
Total risk-weighted assets for market risk	-	468,505	-	313,419
Total risk-weighted assets for operational risk	-	1,677,286	-	1,403,225
Total risk-weighted assets	<u>29,673,348</u>	<u>14,374,050</u>	<u>28,525,235</u>	<u>11,781,363</u>
Bank				
0%	9,305,745	-	12,765,585	-
10%	-	-	-	-
20%	6,481,038	1,296,208	4,369,333	873,866
35%	1,283,964	449,387	1,032,442	361,355
50%	1,307,546	653,773	1,066,594	533,297
75%	6,628,909	4,971,682	5,028,748	3,771,561
100%	4,199,533	4,199,533	3,688,575	3,688,575
150%	428,828	643,242	553,569	830,353
Total risk-weighted assets for credit risk	29,635,562	12,213,826	28,504,846	10,059,007
Total risk-weighted assets for market risk	-	475,756	-	316,631
Total risk-weighted assets for operational risk	-	1,654,818	-	1,397,202
Total risk-weighted assets	<u>29,635,562</u>	<u>14,344,400</u>	<u>28,504,846</u>	<u>11,772,840</u>

20. Commitments and contingencies

Group and Bank	Principal	Credit	Risk
	amount	equivalent	weighted
30 September 2010	RM'000	RM'000	amount
			RM'000
Direct credit substitutes	487,129	487,129	455,383
Assets sold with recourse	242	242	242
Transaction-related contingent items	846,383	423,191	396,884
Short term self-liquidating trade related contingencies	303,342	60,668	59,247
Other commitments, such as formal standby facilities and credit line, with an original maturity of:			
- exceeding one year	521,708	260,854	230,033
- not exceeding one year	10,759	2,152	2,176
Unutilised credit card lines	422,837	84,567	63,426
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively for automatic cancellation due to deterioration in a borrower's creditworthiness	4,272,289	-	-
	<u>6,864,690</u>	<u>1,318,804</u>	<u>1,207,391</u>
Derivative Financial Instruments			
Foreign exchange related contracts			
- Less than one year	3,240,914	39,663	12,346
- One year to less than five years	31,525	1,583	791
Profit rate related contracts			
- Less than one year	-	-	-
- One year to less than five years	671,740	29,420	8,064
	<u>3,944,179</u>	<u>70,665</u>	<u>21,202</u>
Other Treasury-related Exposures			
Obligations under an on-going underwriting agreement	55,000	27,500	27,500
	<u>55,000</u>	<u>27,500</u>	<u>27,500</u>
Total	<u>10,863,869</u>	<u>1,416,969</u>	<u>1,256,093</u>

Group and Bank	Principal	Credit	Risk
	amount	equivalent	weighted
30 June 2009	RM'000	RM'000	amount
			RM'000
Direct credit substitutes	615,699	615,699	417,935
Assets sold with recourse	6,220	6,220	6,220
Transaction-related contingent items	702,411	351,206	339,589
Short term self-liquidating trade related contingencies	390,819	78,164	26,367
Other commitments, such as formal standby facilities and credit line, with an original maturity of:			
- exceeding one year	333,712	166,856	155,622
- not exceeding one year	238	48	71
Unutilised credit card lines	908,596	181,719	136,289
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively for automatic cancellation due to deterioration in a borrower's creditworthiness	3,035,041	-	-
	<u>5,992,736</u>	<u>1,399,912</u>	<u>1,082,093</u>
Derivative Financial Instruments			
Foreign exchange related contracts			
- Less than one year	1,455,651	15,753	6,607
Profit rate related contracts			
- Less than one year	9,538	25	5
- One year to less than five years	185,453	20,579	4,116
	<u>1,650,642</u>	<u>36,357</u>	<u>10,728</u>
Other Treasury-related Exposures			
Obligations under an on-going underwriting agreement	50,000	25,000	25,000
	<u>50,000</u>	<u>25,000</u>	<u>25,000</u>
Total	<u>7,693,378</u>	<u>1,461,269</u>	<u>1,117,821</u>

21. Profit Rate Risk

Group	Non-trading book						Trading book	Total	Effective profit rate
	← Up to 1 month	> 1-3 months	> 3-12 months	1-5 years	Over 5 years	Non profit sensitive			
30 September 2010	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Assets									
Cash, short term funds and deposits & placements with banks & other financial institutions	3,551,305	50,000	100,000	-	-	1,696,868	-	5,398,173	2.09
Securities							1,753,705	1,753,705	0.35
- Held-for-trading	-	-	-	-	-	-	-	-	-
- Held-to-maturity	-	-	-	146,872	68,465	-	-	215,337	2.80
- Available-for-sale	376,225	1,970,132	1,704,433	5,788,182	1,782,839	-	-	11,621,811	3.62
Financing, advances & others									
- performing	804,466	605,248	726,162	2,729,267	6,385,846	-	-	11,250,989	7.42
- non-performing	-	-	-	-	-	309,153	-	309,153	-
Other assets	-	-	-	-	-	498,720	-	498,720	-
Total Assets	4,731,996	2,625,380	2,530,595	8,664,321	8,237,150	2,504,741	1,753,705	31,047,888	
Liabilities									
Deposits from customers	13,077,477	1,314,470	1,225,503	465,245	-	11,637,721	-	27,720,416	1.86
Deposits & placement of banks & other financial institutions	20,979	-	-	6,698	-	-	-	27,677	1.48
Bills & acceptance payable	253,333	-	-	-	-	-	-	253,333	2.36
Other liabilities	548	-	-	-	7,524	562,343	-	570,415	-
Total Liabilities	13,352,337	1,314,470	1,225,503	471,943	7,524	12,200,064	-	28,571,841	
Shareholders' equity	-	-	-	-	-	2,475,520	-	2,475,520	
Minority interests	-	-	-	-	-	527	-	527	
Total Liabilities and shareholders equity	13,352,337	1,314,470	1,225,503	471,943	7,524	14,676,111	-	31,047,888	
On balance sheet profit sensitivity gap	(8,620,341)	1,310,910	1,305,092	8,192,378	8,229,626	(12,171,370)	1,753,705	-	
Off balance sheet profit sensitivity gap (Profit rate swaps)	100,000	400,000	-	(500,000)	-	-	-	-	
Total profit sensitivity gap	(8,520,341)	1,710,910	1,305,092	7,692,378	8,229,626	(12,171,370)	1,753,705	-	

21. Profit Rate Risk, continued

Group	←		Non-trading book		→		Trading book RM'000	Total RM'000	Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	> 3-12 months RM'000	1-5 years RM'000	Over 5 years RM'000	Non profit sensitive RM'000			
30 June 2009									
Assets									
Cash, short term funds and deposits & placements with banks & other financial institutions	7,795,293	182	-	-	-	650,112	-	8,445,587	2.76
Securities									
-Held-for-trading	-	-	-	-	-	-	287,675	287,675	2.09
-Held-to-maturity	-	7,760	-	225,383	-	-	-	233,143	2.30
-Available-for-sale	330,554	1,080,040	1,124,752	3,232,800	2,626,904	-	-	8,395,050	3.93
Financing, advances & others									
- performing	711,659	868,035	544,284	2,116,720	4,939,012	-	-	9,179,710	7.73
- non-performing	-	-	-	-	-	482,154	-	482,154	-
Other assets	-	-	-	-	-	465,188	-	465,188	-
Total Assets	8,837,506	1,956,017	1,669,036	5,574,903	7,565,916	1,597,454	287,675	27,488,507	
Liabilities									
Deposits from customers	9,758,073	2,797,708	2,015,425	1,511,812	-	9,121,613	-	25,204,631	2.12
Deposits & placement of banks & other financial institutions	8,078	-	-	-	-	-	-	8,078	3.76
Bills & acceptance payable	283,212	-	-	-	-	-	-	283,212	3.20
Subordinated financing	-	-	-	100,000	-	-	-	100,000	2.75
Other liabilities	-	-	-	-	-	361,404	-	361,404	-
Total Liabilities	10,049,363	2,797,708	2,015,425	1,611,812	-	9,483,017	-	25,957,325	
Shareholders' equity	-	-	-	-	-	1,531,182	-	1,531,182	
Total Liabilities and shareholders equity	10,049,363	2,797,708	2,015,425	1,611,812	-	11,014,199	-	27,488,507	
On balance sheet profit sensitivity gap	(1,211,857)	(841,691)	(346,389)	3,963,091	7,565,916	(9,416,745)	287,675	-	
Off balance sheet profit sensitivity gap (Profit rate swaps)	-	100,000	-	(100,000)	-	-	-	-	
Total profit sensitivity gap	(1,211,857)	(741,691)	(346,389)	3,863,091	7,565,916	(9,416,745)	287,675	-	

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21. Profit Rate Risk, continued

Bank	←		Non-trading book		→		Trading book	Total	Effective profit rate
	Up to 1 month	> 1-3 months	> 3-12 months	1-5 years	Over 5 years	Non profit sensitive			
30 September 2010	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Assets									
Cash, short term funds and deposits & placements with banks & other financial institutions	3,527,798	50,000	100,000	-	-	1,696,868	-	5,374,666	2.03
Securities									
- Held-for-trading	-	-	-	-	-	-	1,753,705	1,753,705	0.35
- Held-to-maturity	-	-	-	146,872	68,465	-	-	215,337	2.80
- Available-for-sale	376,225	1,970,132	1,704,433	5,788,182	1,782,839	-	-	11,621,811	3.62
Financing, advances & others									
- performing	805,014	605,248	717,011	2,736,791	6,385,846	-	-	11,249,910	7.42
- non-performing	-	-	-	-	-	309,153	-	309,153	-
Other assets	-	-	-	-	-	522,348	-	522,348	-
Total Assets	4,709,037	2,625,380	2,521,444	8,671,845	8,237,150	2,528,369	1,753,705	31,046,930	
Liabilities									
Deposits from customers	13,083,803	1,319,649	1,225,503	465,245	-	11,637,721	-	27,731,921	1.86
Deposits & placement of banks & other financial institutions	20,979	-	-	6,698	-	-	-	27,677	1.48
Bills & acceptance payable	254,483	-	-	-	-	-	-	254,483	2.36
Other liabilities	-	-	-	-	-	566,331	-	566,331	-
Total Liabilities	13,359,265	1,319,649	1,225,503	471,943	-	12,204,052	-	28,580,412	
Shareholders' equity	-	-	-	-	-	2,466,518	-	2,466,518	
Total Liabilities and shareholders equity	13,359,265	1,319,649	1,225,503	471,943	-	14,670,570	-	31,046,930	
On balance sheet profit sensitivity gap	(8,650,228)	1,305,731	1,295,941	8,199,902	8,237,150	(12,142,201)	1,753,705	-	
Off balance sheet profit sensitivity gap (Profit rate swaps)	100,000	400,000	-	(500,000)	-	-	-	-	
Total profit sensitivity gap	(8,550,228)	1,705,731	1,295,941	7,699,902	8,237,150	(12,142,201)	1,753,705	-	

21. Profit Rate Risk, continued

Bank	←		Non-trading book		→		Trading book RM'000	Total RM'000	Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	> 3-12 months RM'000	1-5 years RM'000	Over 5 years RM'000	Non profit sensitive RM'000			
30 June 2009									
Assets									
Cash, short term funds and deposits & placements with banks & other financial institutions	7,780,760	-	-	-	-	650,112	-	8,430,872	2.74
Securities									
-Held-for-trading	-	-	-	-	-	-	287,628	287,628	2.04
-Held-to-maturity	-	7,760	-	225,383	-	-	-	233,143	2.30
-Available-for-sale	330,554	1,080,040	1,124,752	3,232,800	2,626,904	-	-	8,395,050	3.93
Financing, advances & others									
- performing	711,659	868,035	544,284	2,116,720	4,939,012	-	-	9,179,710	7.73
- non-performing	-	-	-	-	-	482,154	-	482,154	-
Other assets	-	-	-	-	-	479,647	-	479,647	-
Total Assets	8,822,973	1,955,835	1,669,036	5,574,903	7,565,916	1,611,913	287,628	27,488,204	
Liabilities									
Deposits from customers	9,764,204	2,798,463	2,015,425	1,511,812	-	9,121,612	-	25,211,516	2.12
Deposits & placement of banks & other financial institutions	8,078	-	-	-	-	-	-	8,078	3.76
Bills & acceptance payable	289,469	-	-	-	-	-	-	289,469	3.20
Subordinated financing	-	-	-	100,000	-	-	-	100,000	2.75
Other liabilities	-	-	-	-	-	359,588	-	359,588	-
Total Liabilities	10,061,751	2,798,463	2,015,425	1,611,812	-	9,481,200	-	25,968,651	
Shareholders' equity	-	-	-	-	-	1,519,553	-	1,519,553	
Total Liabilities and shareholders equity	10,061,751	2,798,463	2,015,425	1,611,812	-	11,000,753	-	27,488,204	
On balance sheet profit sensitivity gap	(1,238,778)	(842,628)	(346,389)	3,963,091	7,565,916	(9,388,840)	287,628	-	
Off balance sheet profit sensitivity gap (Profit rate swaps)	-	100,000	-	(100,000)	-	-	-	-	
Total profit sensitivity gap	(1,238,778)	(742,628)	(346,389)	3,863,091	7,565,916	(9,388,840)	287,628	-	