

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
and its subsidiaries

Condensed Interim Financial Statement Unaudited Balance Sheet as at 31 December 2008

	Note	Group		Bank	
		31 December 2008 RM'000	30 June 2008 RM'000	31 December 2008 RM'000	30 June 2008 RM'000
ASSETS					
Cash and short term funds	7	7,809,687	9,948,772	7,780,534	9,940,405
Deposits and placements with banks and other and other financial institutions	8	178	193,650	178	193,650
Securities:					
<i>Held-for-trading</i>	9 (i)	131,002	54,510	130,973	54,459
<i>Held-to-maturity</i>	9 (ii)	160,304	161,534	160,304	161,534
<i>Available-for-sale</i>	9 (iii)	5,188,931	3,437,219	5,188,931	3,435,434
Financing, advances and other loans	10	9,496,536	9,061,318	9,505,140	9,061,318
Other assets		82,513	99,374	79,758	97,545
Statutory deposit with Bank Negara Malaysia		430,515	362,151	430,515	362,151
Investment in subsidiary companies		-	-	20,947	15,947
Current tax asset		6,209	9,239	5,415	8,615
Deferred tax asset		70,159	86,282	70,159	86,282
Property, plant and equipment		135,874	127,784	135,100	127,474
Prepaid lease payments		14,523	14,610	14,523	14,610
Total Assets		23,526,431	23,556,443	23,522,477	23,559,424
LIABILITIES AND EQUITY					
Deposits from customers	12	20,942,116	20,754,319	20,945,799	20,763,168
Deposits and placements of banks and other financial institutions	13	8,759	58,443	8,759	58,443
Bills payables		656,366	990,448	663,446	996,171
Other liabilities		307,804	327,941	306,247	326,694
Zakat		9,037	6,023	9,019	5,998
Subordinated financing		100,000	100,000	100,000	100,000
Total Liabilities		22,024,082	22,237,174	22,033,270	22,250,474
Equity					
Share capital		1,725,490	1,725,490	1,725,490	1,725,490
Reserves		(223,141)	(406,221)	(236,283)	(416,540)
Total Equity		1,502,349	1,319,269	1,489,207	1,308,950
Total Equity and Liabilities		23,526,431	23,556,443	23,522,477	23,559,424
COMMITMENTS AND CONTINGENCIES	19	9,778,432	9,322,361	9,778,432	9,322,361
CAPITAL ADEQUACY					
	18				
Core capital ratio		11.32%	11.27%	11.20%	11.20%
Risk-weighted capital ratio		13.08%	13.15%	12.79%	12.93%

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 2008.

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
and its subsidiaries

**Condensed Interim Financial Statement
Unaudited Income Statements
For the Half Year Ended 31 December 2008**

Group	Note	3 months ended		6 months ended	
		31 Dec 2008	31 Dec 2007	31 Dec 2008	31 Dec 2007
		RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	14	247,273	229,238	491,842	464,070
Income derived from investment of shareholders' funds	15	61,464	69,134	140,331	129,892
Allowance for losses on debt and financing	16	(43,524)	1,627	(61,818)	38,824
Reversal/(Impairment) loss		(100)	-	(100)	(10,204)
Profit equalisation reserve		(2,298)	(10,324)	(2,314)	(12,407)
Direct expenses		<u>(5,256)</u>	<u>(1,388)</u>	<u>(8,478)</u>	<u>(2,570)</u>
Total distributable income		257,559	288,287	559,463	607,605
Income attributable to the depositors	17	<u>(102,309)</u>	<u>(100,359)</u>	<u>(216,045)</u>	<u>(211,112)</u>
Total net income		155,250	187,928	343,418	396,493
Other operating expenses		(125,504)	(105,917)	(237,113)	(200,005)
Finance cost		<u>(746)</u>	<u>(1,085)</u>	<u>(1,600)</u>	<u>(2,145)</u>
Profit/(Loss) before zakat and taxation		29,000	80,926	104,705	194,343
Zakat		(1,500)	(1,719)	(3,000)	(6,230)
Taxation		(19,503)	(99)	(21,524)	(828)
Profit/(Loss) after zakat and taxation		<u>7,997</u>	<u>79,108</u>	<u>80,181</u>	<u>187,285</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 2008.

Bank Islam Malaysia Berhad (98127-X)

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**Condensed Interim Financial Statement
Unaudited Income Statements
For the Half Year Ended 31 December 2008**

	Note	3 months ended		6 months ended	
		31 Dec 2008	31 Dec 2007	31 Dec 2008	31 Dec 2007
		RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	14	247,156	229,448	491,758	465,206
Income derived from investment of shareholders' funds	15	60,174	60,595	133,846	114,247
Allowance for losses on debt and financing	16	(43,524)	1,627	(61,818)	38,824
Reversal/(Impairment) loss		(100)	-	(100)	(10,204)
Profit equalisation reserve		(2,298)	(10,324)	(2,314)	(12,407)
Direct expenses		(5,256)	(1,388)	(8,478)	(2,570)
Total distributable income		256,152	279,958	552,894	593,096
Income attributable to the depositors	17	(102,428)	(100,365)	(216,234)	(211,184)
Total net income		153,724	179,593	336,660	381,912
Other operating expenses		(124,030)	(104,613)	(234,402)	(197,448)
Finance cost		(746)	(1,085)	(1,600)	(2,145)
Profit/(Loss) before zakat and taxation		28,948	73,895	100,658	182,319
Zakat		(1,500)	(1,716)	(3,000)	(6,224)
Taxation		(19,325)	(133)	(20,278)	(859)
Profit/(Loss) after zakat and taxation		8,123	72,046	77,380	175,236

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 2008.

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
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Condensed Interim Financial Statement Unaudited Statement of Changes in Equity For the Half Year Ended 31 December 2008

Group

	Attributable to shareholders of the Bank						Total RM'000
	Share capital RM'000	Share premium RM'000	Non-Distributable		Translation reserve RM'000	Accumulated losses RM'000	
			Statutory reserve RM'000	Fair value reserve RM'000			
At 1 July 2007	1,725,490	500,020	326,177	26,845	38,468	(1,567,889)	1,049,111
Prior Year Adjustment	-	-	(9,414)	-	-	(20,588)	(30,002)
As restated	1,725,490	500,020	316,763	26,845	38,468	(1,588,477)	1,019,109
Foreign exchange translation differences	-	-	-	-	20,015	-	20,015
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	(109,455)	-	-	(109,455)
Net gains recognised directly in equity	-	-	-	(109,455)	20,015	-	(89,440)
Profit for the year	-	-	-	-	-	389,600	389,600
Total recognised income and expense for the year	-	-	-	(109,455)	20,015	389,600	300,160
Transfer to statutory reserve	-	-	192,058	-	-	(192,058)	-
At 30 June 2008	1,725,490	500,020	508,821	(82,610)	58,483	(1,390,935)	1,319,269
At 1 July 2008	1,725,490	500,020	508,821	(82,610)	58,483	(1,390,935)	1,319,269
Foreign exchange translation differences	-	-	-	-	(18,104)	-	(18,104)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	121,003	-	-	121,003
Net gains recognised directly in equity	-	-	-	121,003	(18,104)	-	102,899
Net Profit for the period	-	-	-	-	-	80,181	80,181
Total recognised income and expense for the period	-	-	-	121,003	(18,104)	80,181	183,080
At 31 December 2008	1,725,490	500,020	508,821	38,393	40,379	(1,310,754)	1,502,349

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 2008.

Bank Islam Malaysia Berhad (98127-X)

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Condensed Interim Financial Statement Unaudited Statement of Changes in Equity For the Half Year Ended 31 December 2008

Bank

			← Non-Distributable →			Accumulated losses RM'000	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		
At 1 July 2007	1,725,490	500,020	326,177	26,845	38,554	(1,572,872)	1,044,214
Prior Year Adjustment	-	-	(9,414)	-	-	(20,588)	(30,002)
As restated	1,725,490	500,020	316,763	26,845	38,554	(1,593,460)	1,014,212
Foreign exchange translation differences	-	-	-	-	20,076	-	20,076
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	(109,455)	-	-	(109,455)
Net gains recognised directly in equity	-	-	-	(109,455)	20,076	-	(89,379)
Profit for the year	-	-	-	-	-	384,117	384,117
Total recognised income and expense for the year	-	-	-	(109,455)	20,076	384,117	294,738
Transfer to statutory reserve	-	-	192,058	-	-	(192,058)	-
At 30 June 2008	1,725,490	500,020	508,821	(82,610)	58,630	(1,401,401)	1,308,950
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	-	-	-	-	(18,126)	-	(18,126)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	121,003	-	-	121,003
Net gains recognised directly in equity	-	-	-	121,003	(18,126)	-	102,877
Net Profit for the period	-	-	-	-	-	77,380	77,380
Total recognised income and expense for the period	-	-	-	121,003	(18,126)	77,380	180,257
At 31 December 2008	1,725,490	500,020	508,821	38,393	40,504	(1,324,021)	1,489,207

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 2008.

Bank Islam Malaysia Berhad (98127-X)(Incorporated in Malaysia)
and its subsidiaries**Unaudited Cash Flow Statement
For the Half Year Ended 31 December 2008**

	Group		Bank	
	31 Dec 2008 RM'000	31 Dec 2007 RM'000	31 Dec 2008 RM'000	31 Dec 2007 RM'000
Cash flows from operating activities				
Profit before zakat and taxation	104,705	194,343	100,658	182,319
Adjustments for :				
Depreciation of property, plant and equipment	13,742	9,142	13,661	9,076
Amortisation of prepaid lease payment	87	-	87	-
Impairment loss on securities available for sale	-	10,204	-	10,204
Allowance for losses on financing	134,848	125,996	134,848	125,996
Write back of allowance for losses on financing	(55,442)	(128,832)	(55,442)	(128,832)
Dividend from shares and unit trusts	(3,836)	(2,922)	(3,836)	(2,922)
Loss/(Gain) on disposal of property, plant and equipments	(234)	(1)	(234)	(1)
Net (gain)/loss on sale of securities held-for-trading	(2,766)	582	(2,766)	582
Net gain on sale of securities available-for-sale	(1,171)	(577)	(1,171)	(577)
Fair value gain on securities held-for-trading	(3,335)	(2,101)	(3,335)	(2,127)
Accretion of discount less amortisation of premium	(32,889)	(14,544)	(32,889)	(14,498)
Operating profit before working capital changes	153,709	191,290	149,581	179,220
Changes in working capital :				
Deposits and placements with banks and Other financial institutions	(49,684)	26,535	(49,684)	26,535
Financing, advances and other loans	(514,624)	(264,419)	(523,228)	(228,691)
Statutory deposits with Bank Negara Malaysia	(68,364)	19,533	(68,364)	19,533
Bill receivables	20,667	1,427	20,667	1,427
Other receivables	15,347	21,285	(1,317)	12,023
Deposits from customers	187,797	1,398,494	182,631	1,360,094
Bills and acceptance payable	(334,082)	392,009	(332,725)	398,049
Other payables	(41,647)	73,675	(21,381)	77,236
Cash generated from/ (used in) operations	(630,881)	1,859,829	(643,820)	1,845,426
Income taxes paid	-	(107)	-	-
Net cash generated from/ (used in) operating activities	(630,881)	1,859,722	(643,820)	1,845,426
Cash flows from investing activities				
Additional investment in subsidiary	-	-	(5,000)	-
Purchase of property, plant and equipment	(21,827)	(56,877)	(21,282)	(56,678)
Proceeds from disposal of property, plant and equipment	234	1	234	1
Dividends received from shares and unit trusts	3,836	2,922	3,836	2,922
Net (purchase)/disposal of securities	(1,665,810)	1,266,188	(1,669,180)	1,414,406
Net cash (used in)/ generated from investing activities	(1,683,567)	1,212,234	(1,691,392)	1,360,651

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**Unaudited Cash Flow Statement (continued)
For the Half Year Ended 31 December 2008**

	Group		Bank	
	31 Dec 2008	31 Dec 2007	31 Dec 2008	31 Dec 2007
	RM'000	RM'000	RM'000	RM'000
Net decrease in cash and cash equivalents	(2,314,448)	3,071,956	(2,335,212)	3,206,077
Cash and cash equivalents at beginning of year	10,142,422	6,154,769	10,134,055	5,994,692
Exchange difference on translation	(18,109)	14,296	(18,131)	15,977
Cash and cash equivalents at end of period(31/12/2008)	<u>7,809,865</u>	<u>9,241,021</u>	<u>7,780,712</u>	<u>9,216,746</u>
Cash and cash equivalents comprise :				
Cash and short term funds	7,809,687	9,065,987	7,780,534	9,041,712
Deposits and placements with Bank and others financial institutions	178	175,034	178	175,034
	<u>7,809,865</u>	<u>9,241,021</u>	<u>7,780,712</u>	<u>9,216,746</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 2008.

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 Malaysian Accounting Standard Board (MASB) as modified by Bank Negara Malaysia Guidelines, accounting principle 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 2008.

The accounting policies and method of computation in the half year financial statements are similar to that adopted in the annual financial statements for the financial year ended 30 June 2008.

2. Auditor's report on preceding annual financial statements

The auditor's report on the financial statements for the financial year ended 30 June 2008 was not qualified. The financial statements for the financial year ended 30 June 2008 was prepared on a going concern basis.

3. Seasonality or cyclicity of operations.

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

4. Unusual items

The were no unusual items for the half year ended 31 December 2008.

5. Changes in accounting estimates

There was no change in estimate of amount reported in the prior financial years that have a material effect on the half year ended 31 December 2008 financial statements.

6. Issuance, Cancellation, repurchase, resale and repayment of securities portfolio.

There were no issuances and repayment of debt and equity securities, share buyback, share cancellation, shares held as treasury shares and resale of treasury shares for the current financial quarter.

7. Cash and short term funds

	Group		Bank	
	31 Dec 2008	30 June 2008	31 Dec 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Cash and balances with banks and other financial institutions	764,829	518,516	736,034	510,685
Money at call and deposits placements maturing within one month	<u>7,044,858</u>	<u>9,430,256</u>	<u>7,044,500</u>	<u>9,429,720</u>
	<u>7,809,687</u>	<u>9,948,772</u>	<u>7,780,534</u>	<u>9,940,405</u>

8. Deposit and placement with Bank an other financial institutions

	Group		Bank	
	31 Dec 2008	30 June 2008	31 Dec 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Licensed banks	178	18,650	178	18,650
Licensed finance companies	-	<u>175,000</u>	-	<u>175,000</u>
	<u>178</u>	<u>193,650</u>	<u>178</u>	<u>193,650</u>

9. Securities

(i) Securities held-for-trading	Group		Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000	31 Dec 2008 RM'000	30 June 2008 RM'000
At fair value				
<u>Quoted Securities in Malaysia</u>				
Shares	29	51	-	-
<u>Unquoted Securities in Malaysia</u>				
Islamic Commercial papers	106,104	29,896	106,104	29,896
Malaysian Government Investment Issue	24,869	-	24,869	-
Islamic Debt Securities	-	24,563	-	24,563
Total held-for-trading	<u>131,002</u>	<u>54,510</u>	<u>130,973</u>	<u>54,459</u>
(ii) Securities held-to-maturity				
	Group		Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000	31 Dec 2008 RM'000	30 June 2008 RM'000
At amortised cost				
<u>Unquoted securities in Malaysia</u>				
Islamic Debt Securities	178,584	179,814	178,584	179,814
Less: Accumulated impairment loss	(18,280)	(18,280)	(18,280)	(18,280)
Total held-to-maturity	<u>160,304</u>	<u>161,534</u>	<u>160,304</u>	<u>161,534</u>
(iii) Securities available-for-sale				
	Group		Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000	31 Dec 2008 RM'000	30 June 2008 RM'000
At fair value				
<u>Quoted Securities In Malaysia</u>				
Unit Trust	3,183	4,968	3,183	3,183
Less: Impairment loss	<u>(562)</u>	<u>(462)</u>	<u>(562)</u>	<u>(462)</u>
	2,621	4,506	2,621	2,721
At fair value				
<u>Quoted Securities outside Malaysia</u>				
Bond	86,500	81,650	86,500	81,650
At fair value				
<u>Unquoted Securities In Malaysia</u>				
Malaysian Government Investment Issues	1,137,919	825,089	1,137,919	825,089
Islamic Commercial Papers	537,725	201,787	537,725	201,787
Accepted Bills	209,317	73,623	209,317	73,623
Promissory Notes	5,604	5,604	5,604	5,604
Negotiable Islamic Debt Certificate	760,578	339,984	760,578	339,984
Islamic Debt Securities	2,477,952	1,934,726	2,477,952	1,934,726
Less: Impairment loss	<u>(45,154)</u>	<u>(45,154)</u>	<u>(45,154)</u>	<u>(45,154)</u>
	5,083,941	3,335,659	5,083,941	3,335,659
At fair value				
<u>Unquoted securities outside Malaysia</u>				
Islamic Development Bank Unit Trust	1,868	1,928	1,868	1,928
At cost				
<u>Unquoted securities in Malaysia</u>				
Unquoted shares	26,575	25,177	26,575	25,177
Less: Impairment loss	<u>(15,570)</u>	<u>(14,697)</u>	<u>(15,570)</u>	<u>(14,697)</u>
	11,005	10,480	11,005	10,480
At cost				
<u>Unquoted securities outside Malaysia</u>				
Unquoted shares	2,996	25,858	2,996	25,858
Less: impairment loss	<u>-</u>	<u>(22,862)</u>	<u>-</u>	<u>(22,862)</u>
	2,996	2,996	2,996	2,996
Total available-for-sale	<u>5,188,931</u>	<u>3,437,219</u>	<u>5,188,931</u>	<u>3,435,434</u>

10. Financing, advances and other loans

(i) By type	Group		Bank	
	31 Dec 2008	30 June 2008	31 Dec 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Cash line	185,489	175,463	185,489	175,463
Term financing				
House financing	6,450,335	5,878,379	6,450,335	5,878,379
Syndicated financing	102,944	107,339	102,944	107,339
Lease receivables	210,919	208,234	210,919	208,234
Bridging financing	234,990	242,504	234,990	242,504
Personal financing	2,660,304	2,425,401	2,660,304	2,425,401
Other term financing	3,865,284	3,951,604	3,873,888	3,951,604
Staff financing	295,469	295,785	295,469	295,785
Credit/charge cards	375,731	340,100	375,731	340,100
Trade Bills discounted	1,902,645	1,684,209	1,902,645	1,684,209
Trust Receipt	254,685	175,518	254,685	175,518
	<u>16,538,795</u>	<u>15,484,536</u>	<u>16,547,399</u>	<u>15,484,536</u>
Less: Unearned income	(5,551,513)	(5,025,705)	(5,551,513)	(5,025,705)
	<u>10,987,282</u>	<u>10,458,831</u>	<u>10,995,886</u>	<u>10,458,831</u>
Less: Allowance for bad and doubtful financing:				
General	(170,503)	(169,382)	(170,503)	(169,382)
Specific	(1,320,243)	(1,228,131)	(1,320,243)	(1,228,131)
Total net financing, advances and other loans	<u>9,496,536</u>	<u>9,061,318</u>	<u>9,505,140</u>	<u>9,061,318</u>
(ii) By contract	Group		Bank	
	31 Dec 2008	30 June 2008	31 Dec 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Bai-Bithaman Ajil	5,780,231	5,526,409	5,780,231	5,526,409
Bai-Al-Inah	625,089	708,527	625,089	708,527
Ijarah	247,279	243,063	247,279	243,063
Ijarah Muntahia Bittamlik	-	30,334	-	30,334
Mudharabah	9,249	9,249	9,249	9,249
Murabahah	2,139,407	1,848,075	2,139,407	1,848,075
Bai-Al-Inah Cash Note	1,670,308	1,583,186	1,678,912	1,583,186
Istisna'	515,719	509,988	515,719	509,988
	<u>10,987,282</u>	<u>10,458,831</u>	<u>10,995,886</u>	<u>10,458,831</u>
(iii) By type of customer	Group		Bank	
	31 Dec 2008	30 June 2008	31 Dec 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Domestic non-bank financial institutions	20,372	36,587	28,976	36,587
Domestic business enterprise				
- Small medium industries	964,595	1,212,486	964,595	1,212,486
- Others	2,946,513	2,344,358	2,946,513	2,344,358
Government & Statutory	144,823	108,523	144,823	108,523
Individuals	6,885,209	6,725,353	6,885,209	6,725,353
Others domestic entities	24,041	29,717	24,041	29,717
Foreign entities	1,729	1,807	1,729	1,807
	<u>10,987,282</u>	<u>10,458,831</u>	<u>10,995,886</u>	<u>10,458,831</u>
(iv) By profit rate sensitivity	Group		Bank	
	31 Dec 2008	30 June 2008	31 Dec 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Fixed rate				
Housing financing	2,425,758	2,471,014	2,425,758	2,471,014
Others fixed rate financing	7,986,607	7,573,045	7,995,211	7,573,045
Floating rate	574,917	414,772	574,917	414,772
	<u>10,987,282</u>	<u>10,458,831</u>	<u>10,995,886</u>	<u>10,458,831</u>

10. Financing, advances and other loans

(v) By sector

	Group		Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000	31 Dec 2008 RM'000	30 June 2008 RM'000
Agriculture, hunting, forestry & fishing	113,948	118,141	113,948	118,141
Mining and quarrying	32,296	30,679	32,296	30,679
Manufacturing	1,381,668	1,166,209	1,381,668	1,166,209
Electricity, gas and water	85,560	81,913	85,560	81,913
Construction	598,711	589,137	598,711	589,137
Real estate	50,258	51,508	50,258	51,508
Purchase of landed property:				
-Residential	3,021,088	2,861,938	3,021,088	2,861,938
-Non-residential	379,289	398,305	379,289	398,305
Wholesale & retail trade and restaurants & hotels	393,354	519,809	393,354	519,809
Transport, storage and communication	74,270	82,792	74,270	82,792
Finance, insurance and business services	56,739	100,227	65,343	100,227
Purchase of securities	159,875	163,435	159,875	163,435
Purchase of transport vehicles	1,512,938	1,505,544	1,512,938	1,505,544
Consumption credit	2,135,310	1,986,070	2,135,310	1,986,070
Community, social & personal	57,587	59,333	57,587	59,333
Others	934,391	743,791	934,391	743,791
	<u>10,987,282</u>	<u>10,458,831</u>	<u>10,995,886</u>	<u>10,458,831</u>

11. Non performing financing

(i) Movement in the non-performing financing, advances and other loans.

	Group and Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000
At 1 July	1,949,904	2,192,151
Classified as non-performing	140,585	421,526
Reclassified as performing	(39,979)	(67,274)
Amount recovered	(138,306)	(500,307)
Amount written off	(2,262)	(61,403)
Exchange differences	29,108	(34,789)
At end of period / year	<u>1,939,050</u>	<u>1,949,904</u>
Less:- Specific allowance	<u>(1,320,243)</u>	<u>(1,228,131)</u>
Net non-performing financing, advances and loans	<u>618,807</u>	<u>721,773</u>
Ratio of net non-performing financing to total net financing, advances and other loans	<u>6.40%</u>	<u>7.82%</u>

11. Non performing financing

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

	Group and Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000
<u>General allowance</u>		
At 1 July	169,382	170,461
Exchange differences	1,121	(1,079)
At end of period / year	<u>170,503</u>	<u>169,382</u>
As % of gross financing, advances and other loans less specific allowance	1.76%	1.83%

	Group and Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000
<u>Specific allowance</u>		
At 1 July	1,228,131	1,211,263
Allowance made	134,848	300,924
Amount recovered	(55,442)	(213,858)
Amount written off	(2,262)	(53,613)
Exchange differences	14,968	(16,585)
At end of period / year	<u>1,320,243</u>	<u>1,228,131</u>

(iii) NPF by sector

	Group and Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000
Agriculture, hunting, forestry & fishing	50,190	51,591
Mining and quarrying	1,944	1,959
Manufacturing	533,312	505,000
Electricity, gas and water	81,973	78,507
Construction	397,467	389,522
Real estate	4,384	4,243
Purchase of landed property:		
-Residential	253,726	257,821
-Non-residential	133,164	150,924
Wholesale & retail trade and restaurants & hotels	148,685	120,835
Transport, storage and communication	16,276	16,091
Finance, insurance and business services	367	500
Purchase of securities	69,178	70,230
Purchase of transport vehicles	76,133	61,019
Consumption credit	131,137	167,252
Community social & personal services	18,203	17,654
Others	22,911	56,756
	<u>1,939,050</u>	<u>1,949,904</u>

12. Deposit from customers

(i) By type of deposit

	Group		Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000	31 Dec 2008 RM'000	30 June 2008 RM'000
<u>Non-Mudharabah Fund:</u>				
Demand deposits	5,813,103	5,842,721	5,814,421	5,844,949
Saving deposits	2,230,084	1,899,962	2,230,084	1,899,962
Negotiable Islamic Debt Certificates (NIDC)	5,608,007	6,098,744	5,610,296	6,098,744
Others	43,285	41,464	43,285	41,464
	<u>13,694,479</u>	<u>13,882,891</u>	<u>13,698,086</u>	<u>13,885,119</u>
<u>Mudharabah Fund:</u>				
Saving deposits	585,084	536,629	585,084	536,629
General investment deposits	2,383,214	2,411,039	2,383,214	2,411,039
Special investment deposits	4,279,104	3,923,525	4,279,180	3,930,146
Others	235	235	235	235
	<u>7,247,637</u>	<u>6,871,428</u>	<u>7,247,713</u>	<u>6,878,049</u>
	<u>20,942,116</u>	<u>20,754,319</u>	<u>20,945,799</u>	<u>20,763,168</u>

(ii) By type of customer

	Group		Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000	31 Dec 2008 RM'000	30 June 2008 RM'000
Government and statutory bodies	4,435,001	4,566,889	4,435,001	4,566,889
Business enterprises	7,877,379	5,747,060	7,877,379	5,747,060
Individuals	5,641,551	5,173,309	5,641,551	5,173,309
Others	2,988,185	5,267,061	2,991,868	5,275,910
	<u>20,942,116</u>	<u>20,754,319</u>	<u>20,945,799</u>	<u>20,763,168</u>

13. Deposit and placements of Banks and other financial institutions

	Group and Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000
Mudharabah:		
Licensed Islamic banks	8,759	58,443
	<u>8,759</u>	<u>58,443</u>

14. Income derived from investment of depositors funds and others

Group	3 months ended		6 months ended	
	31 Dec 2008 RM'000	31 Dec 2007 RM'000	31 Dec 2008 RM'000	31 Dec 2007 RM'000
Income derived from investment of :				
(i) General investment deposits	34,847	28,102	66,060	56,783
(ii) Other deposits	212,426	201,136	425,782	407,287
	<u>247,273</u>	<u>229,238</u>	<u>491,842</u>	<u>464,070</u>

(i) Income derived from investment of general investment deposits

	3 months ended		6 months ended	
	31 Dec 2008 RM'000	31 Dec 2007 RM'000	31 Dec 2008 RM'000	31 Dec 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	24,255	20,098	45,413	41,710
Held-for-trading	73	107	126	158
Held-to-maturity	32	29	62	205
Available-for-sale	3,147	1,526	5,516	2,574
Money at call and deposit with financial institutions	4,626	5,933	10,616	10,709
	<u>32,133</u>	<u>27,693</u>	<u>61,733</u>	<u>55,356</u>
Amortization of premium less accretion of discounts	2,020	355	3,290	1,318
	<u>34,153</u>	<u>28,048</u>	<u>65,023</u>	<u>56,674</u>
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	425	(54)	453	(71)
Net gain/(loss) on revaluation of trading securities	232	38	438	110
	<u>657</u>	<u>(16)</u>	<u>891</u>	<u>39</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	37	70	146	70
	<u>37</u>	<u>70</u>	<u>146</u>	<u>70</u>
	<u>34,847</u>	<u>28,102</u>	<u>66,060</u>	<u>56,783</u>

(ii) Income derived from investment of other deposits

	3 months ended		6 months ended	
	31 Dec 2008 RM'000	31 Dec 2007 RM'000	31 Dec 2008 RM'000	31 Dec 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	148,849	143,646	293,450	298,723
Held-for-trading	414	768	776	1,138
Held-to-maturity	200	209	403	1,463
Available-for-sale	19,046	10,960	35,250	18,514
Money at call and deposit with financial institutions	27,746	42,601	68,553	77,194
	<u>196,255</u>	<u>198,184</u>	<u>398,432</u>	<u>397,032</u>
Amortization of premium less accretion of discounts	12,379	2,553	21,126	9,461
	<u>208,634</u>	<u>200,737</u>	<u>419,558</u>	<u>406,493</u>
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	2,116	(385)	2,313	(511)
Net gain/(loss) on revaluation of securities held-for-trading	1,424	277	2,886	798
	<u>3,540</u>	<u>(108)</u>	<u>5,199</u>	<u>287</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	252	507	1,025	507
	<u>252</u>	<u>507</u>	<u>1,025</u>	<u>507</u>
	<u>212,426</u>	<u>201,136</u>	<u>425,782</u>	<u>407,287</u>

14. Income derived from investment of depositors funds and others

Bank	3 months ended		6 months ended	
	31 Dec	31 Dec	31 Dec	31 Dec
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of :				
(i) General investment deposits	34,794	28,044	65,964	56,725
(ii) Other deposits	212,362	201,404	425,794	408,481
	<u>247,156</u>	<u>229,448</u>	<u>491,758</u>	<u>465,206</u>

(i) Income derived from investment of general investment deposits

	3 months ended		6 months ended	
	31 Dec	31 Dec	31 Dec	31 Dec
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing, advances and other loans	24,202	20,040	45,317	41,652
Held-for-trading	73	107	126	158
Held-to-maturity	32	29	62	205
Available-for-sale	3,147	1,526	5,516	2,574
Money at call and deposit with financial institutions	4,626	5,933	10,616	10,709
	<u>32,080</u>	<u>27,635</u>	<u>61,637</u>	<u>55,298</u>
Amortization of premium less accretion of discounts	<u>2,020</u>	<u>355</u>	<u>3,290</u>	<u>1,318</u>
	34,100	27,990	64,927	56,616
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	425	(54)	453	(71)
Net gain/(loss) on revaluation of trading securities	232	38	438	110
	<u>657</u>	<u>(16)</u>	<u>891</u>	<u>39</u>
Other operating income				
Net gain/(loss) from sale of securities				
Net gain/(loss) from sale of securities available for sale	37	70	146	70
	<u>37</u>	<u>70</u>	<u>146</u>	<u>70</u>
	<u>34,794</u>	<u>28,044</u>	<u>65,964</u>	<u>56,725</u>

(ii) Income derived from investment of other deposits

	3 months ended		6 months ended	
	31 Dec	31 Dec	31 Dec	31 Dec
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing, advances and other loans	148,785	143,914	293,462	299,917
Held-for-trading	414	768	776	1,138
Held-to-maturity	200	209	403	1,463
Available-for-sale	19,046	10,960	35,250	18,514
Money at call and deposit with financial institutions	27,746	42,601	68,553	77,194
	<u>196,191</u>	<u>198,452</u>	<u>398,444</u>	<u>398,226</u>
Amortization of premium less accretion of discounts	<u>12,379</u>	<u>2,553</u>	<u>21,126</u>	<u>9,461</u>
	208,570	201,005	419,570	407,687
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	2,116	(385)	2,313	(511)
Net gain/(loss) on revaluation of securities held-for-trading	1,424	277	2,886	798
	<u>3,540</u>	<u>(108)</u>	<u>5,199</u>	<u>287</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	252	507	1,025	507
	<u>252</u>	<u>507</u>	<u>1,025</u>	<u>507</u>
	<u>212,362</u>	<u>201,404</u>	<u>425,794</u>	<u>408,481</u>

15. Income derived from investment of shareholders' fund

<u>Group</u>	3 months ended		6 months ended	
	31 Dec 2008 RM'000	31 Dec 2007 RM'000	31 Dec 2008 RM'000	31 Dec 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	799	753	1,583	1,500
Held-for-trading	-	14	-	22
Available-for-sale	10,584	7,202	21,054	14,744
Money at call and deposit with financial institutions	20,628	24,030	47,106	50,116
	<u>32,011</u>	<u>31,999</u>	<u>69,743</u>	<u>66,382</u>
Amortization of premium less accretion of discounts	<u>5,505</u>	<u>1,884</u>	<u>8,473</u>	<u>3,765</u>
	<u>37,516</u>	<u>33,883</u>	<u>78,216</u>	<u>70,147</u>
Other dealing income				
Net gain/(loss) from foreign exchange transactions	4,770	10,331	11,529	9,820
Net gain/(loss) on revaluation of securities held-for-trading	11	1,221	11	1,193
	<u>4,781</u>	<u>11,552</u>	<u>11,540</u>	<u>11,013</u>
Other operating income				
Unrealised foreign exchange gain on foreign currency cash balance	-	-	150	-
Profit on sale of foreign currencies	992	8,004	1,089	14,548
Reversal of allowance for doubtful debts	60	102	4,370	102
Gross dividend income from securities :				
Quoted in Malaysia	-	-	9	-
Unit trust in Malaysia	18	172	138	172
Unit trust outside Malaysia	-	-	63	62
Unquoted in Malaysia	-	-	3,626	2,688
	<u>1,070</u>	<u>8,278</u>	<u>9,445</u>	<u>17,572</u>
Fees and commission				
Fees	8,205	6,389	15,895	14,640
Commission	6,032	4,114	11,519	7,427
Others	3,626	4,909	13,393	9,067
	<u>17,863</u>	<u>15,412</u>	<u>40,807</u>	<u>31,134</u>
Other Income				
Net gain/(loss) on disposal of property, plant & equipment	234	1	234	1
Rental Income	-	1	-	18
Other Income	-	7	89	7
	<u>234</u>	<u>9</u>	<u>323</u>	<u>26</u>
	<u>61,464</u>	<u>69,134</u>	<u>140,331</u>	<u>129,892</u>

15. Income derived from investment of shareholders' fund

<u>Bank</u>	3 months ended		6 months ended	
	31 Dec 2008 RM'000	31 Dec 2007 RM'000	31 Dec 2008 RM'000	31 Dec 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	799	753	1,583	1,500
Available-for-sale	10,599	7,223	21,076	14,732
Money at call and deposit with financial institutions	<u>20,708</u>	<u>24,012</u>	<u>47,096</u>	<u>50,015</u>
	32,106	31,988	69,755	66,247
Amortization of premium less accretion of discounts	<u>5,505</u>	<u>1,883</u>	<u>8,473</u>	<u>3,719</u>
	37,611	33,871	78,228	69,966
Other dealing income				
Net gain/(loss) from foreign exchange transactions	4,770	10,331	11,529	9,820
Net gain/(loss) on revaluation of securities held-for-trading	<u>11</u>	<u>1,219</u>	<u>11</u>	<u>1,219</u>
	4,781	11,550	11,540	11,039
Other operating income				
Net gain/(loss) from sale of securities available for sale	-	-	-	-
Dividend income from securities :				
Quoted in Malaysia	-	-	9	-
Unit trust in Malaysia	18	172	138	172
Unit trust outside Malaysia	-	-	63	62
Unquoted in Malaysia	-	-	3,626	2,688
Gross dividend income:				
Subsidiary Companies	<u>-</u>	<u>140</u>	<u>-</u>	<u>140</u>
	18	312	3,836	3,062
Fees and commission				
Fees	8,021	6,118	15,511	14,095
Commission	6,032	4,114	11,519	7,427
Others	<u>3,460</u>	<u>4,571</u>	<u>12,944</u>	<u>8,524</u>
	17,513	14,803	39,974	30,046
Other Income				
Net gain/(loss) on disposal of property, plant & equipment	234	1	234	1
Rental Income	<u>17</u>	<u>58</u>	<u>34</u>	<u>133</u>
	251	59	268	134
	<u>60,174</u>	<u>60,595</u>	<u>133,846</u>	<u>114,247</u>

16. Allowance for losses on debt and financing

<u>Group and Bank</u>	3 months ended		6 months ended	
	31 Dec 2008 RM'000	31 Dec 2007 RM'000	31 Dec 2008 RM'000	31 Dec 2007 RM'000
<u>Allowance for bad and doubtful financing</u>				
Specific allowance				
- Provided	84,671	46,427	134,848	125,996
- Written back	(30,076)	(28,172)	(55,442)	(128,832)
Bad debts on financing				
- Recovered	(8,645)	(19,626)	(15,162)	(35,732)
Recoverable from Danaharta	(2,426)	(256)	(2,426)	(256)
	<u>43,524</u>	<u>(1,627)</u>	<u>61,818</u>	<u>(38,824)</u>

17. Income attributable to depositors

<u>Group</u>	3 months ended		6 months ended	
	31 Dec 2008 RM'000	31 Dec 2007 RM'000	31 Dec 2008 RM'000	31 Dec 2007 RM'000
Deposits from customers				
- Mudharabah Fund	39,491	47,245	88,792	109,395
- Non-Mudharabah Fund	58,229	51,355	121,873	98,548
Deposits and placements of banks and other financial institutions other financial institutions				
- Mudharabah Fund	4,589	1,759	5,380	3,169
	<u>102,309</u>	<u>100,359</u>	<u>216,045</u>	<u>211,112</u>
<u>Bank</u>				
Deposits from customers				
- Mudharabah Fund	39,491	47,245	88,792	109,395
- Non-Mudharabah Fund	58,348	51,361	122,062	98,620
Deposits and placements of banks and other financial institutions other financial institutions				
- Mudharabah Fund	4,589	1,759	5,380	3,169
	<u>102,428</u>	<u>100,365</u>	<u>216,234</u>	<u>211,184</u>

18. Capital adequacy

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

	Group		Bank	
	31 Dec 2008 RM'000	30 June 2008 RM'000	31 Dec 2008 RM'000	30 June 2008 RM'000
<u>Tier I capital</u>				
Islamic Banking Fund	1,725,490	1,725,490	1,725,490	1,725,490
Share premium	500,020	500,020	500,020	500,020
Accumulated losses	(1,310,754)	(1,390,935)	(1,324,021)	(1,401,401)
Other reserve	508,821	508,821	508,821	508,821
Less : Deferred tax asset	(70,159)	(86,282)	(70,159)	(86,282)
Total Tier-1 capital	<u>1,353,418</u>	<u>1,257,114</u>	<u>1,340,151</u>	<u>1,246,648</u>
<u>Tier II capital</u>				
Redeemable Subordinated Mudharabah financing	40,000	40,000	40,000	40,000
General allowance for bad and doubtful financing	170,503	169,382	170,503	169,382
Total Tier-II capital	<u>210,503</u>	<u>209,382</u>	<u>210,503</u>	<u>209,382</u>
Total Capital	1,563,921	1,466,496	1,550,654	1,456,030
Less: Investment in Subsidiaries	-	-	(20,947)	(15,947)
Capital base	<u>1,563,921</u>	<u>1,466,496</u>	<u>1,529,707</u>	<u>1,440,083</u>
Core capital ratio	11.32%	11.27%	11.20%	11.20%
Risk-weighted capital ratio	13.08%	13.15%	12.79%	12.93%

18. Capital adequacy, continued

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

Group	31 December 2008		30 June 2008	
	Principal RM'000	Risk- Weighted RM'000	Principal RM'000	Risk- Weighted RM'000
0%	9,989,771	-	11,267,196	-
10%	-	-	-	-
20%	3,257,528	651,506	2,426,187	485,238
35%	949,552	332,343	619,705	216,897
50%	1,219,768	609,884	918,131	459,066
75%	4,820,040	3,615,030	4,807,711	3,605,783
100%	3,832,869	3,832,869	3,496,750	3,496,750
150%	891,877	1,337,816	907,510	1,361,265
Total risk-weighted assets for credit risk	<u>24,961,405</u>	<u>10,379,448</u>	<u>24,443,190</u>	<u>9,624,999</u>
Total risk-weighted assets for market risk	-	307,412	-	295,715
Total risk-weighted assets for operational risk	-	1,273,500	-	1,229,671
Total risk-weighted assets	<u>24,961,405</u>	<u>11,960,360</u>	<u>24,443,190</u>	<u>11,150,385</u>
Bank				
0%	9,960,980	-	11,259,382	-
10%	-	-	-	-
20%	3,257,166	651,433	2,425,634	485,127
35%	949,552	332,343	619,705	216,897
50%	1,219,768	609,884	918,130	459,065
75%	4,820,040	3,615,030	4,807,711	3,605,783
100%	3,828,368	3,828,368	3,491,753	3,491,753
150%	891,877	1,337,816	907,513	1,361,267
Total risk-weighted assets for credit risk	<u>24,927,751</u>	<u>10,374,874</u>	<u>24,429,828</u>	<u>9,619,892</u>
Total risk-weighted assets for market risk	-	317,185	-	297,754
Total risk-weighted assets for operational risk	-	1,271,607	-	1,215,812
Total risk-weighted assets	<u>24,927,751</u>	<u>11,963,666</u>	<u>24,429,828</u>	<u>11,133,458</u>

19. Commitments and contingencies

Group and Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
31 December 2008			
Direct credit substitutes	485,884	485,884	324,021
Transaction-related contingent items	725,023	362,512	351,546
Short term self-liquidating trade related contingencies	363,706	72,741	30,558
Assets sold with recourse and commitments with certain drawdown	35,943	35,943	35,943
Obligation under underwriting agreement	65,000	32,500	32,500
Foreign exchange related contracts:			
- Less than one year	3,087,490	68,222	25,717
Others	5,015,386	348,639	296,635
Total	9,778,432	1,406,441	1,096,920
30 June 2008			
Direct credit substitutes	521,235	521,235	317,479
Transaction-related contingent items	629,905	314,953	298,150
Short term self-liquidating trade related contingencies	514,410	102,882	22,691
Assets sold with recourse and commitments with certain drawdown	11,438	11,438	11,438
Obligation under underwriting agreement	103,000	51,500	51,500
Foreign exchange related contracts:			
- Less than one year	2,892,916	24,336	14,994
Others	4,649,457	283,007	231,403
Total	9,322,361	1,309,351	947,655

20. Profit Rate Risk

<u>Group</u>	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			
31 December 2008	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%
Assets									
Cash, short-term funds and deposits & placement with banks & other financial institutions	-	-	-	-	-	-	-	-	-
Dealing Securities	7,073,473	358	-	-	-	736,034	-	7,809,865	3.73
-Held for trading	-	-	-	-	-	-	131,002	131,002	2.27
-Held-to-maturity	-	-	-	160,304	-	-	-	160,304	0.58
-Available-for-sale	365,836	731,920	1,055,518	1,457,786	1,577,871	-	-	5,188,931	4.35
Financing, advances & other loans									
- performing	1,354,469	973,787	655,934	1,356,753	4,536,786	-	-	8,877,729	7.90
- non-performing	-	-	-	-	-	618,807	-	618,807	-
Other assets	61	1,566	41	2,462	287	735,376	-	739,793	-
Total Assets	8,793,839	1,707,631	1,711,493	2,977,305	6,114,944	2,090,217	131,002	23,526,431	
Liabilities									
Deposits from customers	4,453,283	3,201,389	2,509,265	1,589,155	559,434	8,629,590	-	20,942,116	2.23
Deposits & placement of banks & other financial institutions	8,759	-	-	-	-	-	-	8,759	4.34
Bills & acceptance payable	962,613	-	-	-	-	-	-	962,613	-
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.17
Other liabilities	110	73	11	1,094	-	9,306	-	10,594	-
Total Liabilities	5,424,765	3,201,462	2,509,276	1,690,249	559,434	8,638,896	-	22,024,082	
Shareholders' equity	-	-	-	-	-	1,502,349	-	1,502,349	
Total Liabilities and shareholders equity	5,424,765	3,201,462	2,509,276	1,690,249	559,434	10,141,245	-	23,526,431	
On balance sheet profit sensitivity gap	3,369,074	(1,493,831)	(797,783)	1,287,056	5,555,510				
Off balance sheet profit sensitivity gap	-	-	-	-	-				
Total profit sensitivity gap	3,369,074	(1,493,831)	(797,783)	1,287,056	5,555,510				

Profit Rate Risk

Group	← Non-trading book →					Non profit sensitive	Trading book	Total	Effective profit rate
	Up to 1 month	> 1-3 months	> 3-12 months	1-5 years	Over 5 years				
30 June 2008	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Assets									
Cash, short-term funds and deposits & placement with banks & other financial institutions	-	-	-	-	-	-	-	-	-
Securities	9,437,552	535	-	-	-	477,881	226,454	10,142,422	3.19
-Held for trading	-	-	-	-	-	-	54,510	54,510	4.51
-Held-to-maturity	-	-	-	93,207	68,327	-	-	161,534	2.27
-Available-for-sale	92,055	124,699	636,665	1,280,856	1,289,468	13,476	-	3,437,219	4.84
Financing, advances & other loans									
- performing	1,336,535	866,820	636,694	1,649,849	3,849,647	-	-	8,339,545	12.19
- non-performing	-	-	-	-	-	721,773	-	721,773	-
Other assets	-	-	-	-	-	699,440	-	699,440	-
Total Assets	10,866,142	992,054	1,273,359	3,023,912	5,207,442	1,912,570	280,964	23,556,443	
Liabilities									
Deposits from customers	5,071,439	3,012,565	2,161,545	1,682,151	545,080	8,281,539	-	20,754,319	2.20
Deposits & placement of banks & other financial institutions	58,443	-	-	-	-	-	-	58,443	4.56
Bills & acceptance payable	990,448	-	-	-	-	-	-	990,448	-
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.48
Other liabilities	-	-	-	-	-	333,964	-	333,964	-
Total Liabilities	6,120,330	3,012,565	2,161,545	1,782,151	545,080	8,615,503	-	22,237,174	
Shareholders' equity	-	-	-	-	-	1,319,269	-	1,319,269	
Total Liabilities and shareholders equity	6,120,330	3,012,565	2,161,545	1,782,151	545,080	9,934,772	-	23,556,443	
On balance sheet profit sensitivity gap	4,745,812	(2,020,511)	(888,186)	1,241,761	4,662,362				
Off balance sheet profit sensitivity gap	-	-	-	-	-				
Total profit sensitivity gap	4,745,812	(2,020,511)	(888,186)	1,241,761	4,662,362				

Profit Rate Risk

Bank

31 December 2008

	←		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				
Assets										
Cash, short-term funds and deposits & placement with banks & other financial institutions	7,044,678	-	-	-	-	736,034	-	7,780,712	3.37	
Dealing Securities										
-Held for trading	-	-	-	-	-	-	130,973	130,973	6.19	
-Held-to-maturity	-	-	-	160,304	-	-	-	160,304	0.58	
-Available-for-sale	365,836	731,920	1,055,518	1,457,786	1,577,871	-	-	5,188,931	4.76	
Financing, advances & other loans										
- performing	1,363,073	973,787	655,934	1,356,753	4,536,786	-	-	8,886,333	7.99	
- non-performing	-	-	-	-	-	618,807	-	618,807	-	
Other assets	-	-	-	-	-	756,417	-	756,417	-	
Total Assets	8,773,587	1,705,707	1,711,452	2,974,843	6,114,657	2,111,258	130,973	23,522,477		
Liabilities										
Deposits from customers	4,455,714	3,202,641	2,509,265	1,589,155	559,434	8,629,590	-	20,945,799	2.23	
Deposits & placement of banks & other financial institutions	8,759	-	-	-	-	-	-	8,759	4.34	
Bills & acceptance payable	969,693	-	-	-	-	-	-	969,693	-	
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.17	
Other liabilities	-	-	-	-	-	9,019	-	9,019	-	
Total Liabilities	5,434,166	3,202,641	2,509,265	1,689,155	559,434	8,638,609	-	22,033,270		
Shareholders' equity	-	-	-	-	-	1,489,207	-	1,489,207		
Total Liabilities and shareholders equity	5,434,166	3,202,641	2,509,265	1,689,155	559,434	10,127,816	-	23,522,477		
On balance sheet profit sensitivity gap	3,339,421	(1,496,934)	(797,813)	1,285,688	5,555,223					
Off balance sheet profit sensitivity gap	-	-	-	-	-					
Total profit sensitivity gap	3,339,421	(1,496,934)	(797,813)	1,285,688	5,555,223					

Profit Rate Risk

Bank

30 June 2008

Assets

Cash, short-term funds and
deposits & placement with banks &
other financial institutions

Securities

-Held for trading

-Held-to-maturity

-Available-for-sale

Financing, advances & other loans

- performing

- non-performing

Other assets

Total Assets

Liabilities

Deposits from customers

Deposits & placement of banks &
other financial institutions

Bills & acceptance payable

Subordinated financing

Other liabilities

Total Liabilities

Shareholders' equity

Total Liabilities and shareholders equity

On balance sheet profit sensitivity gap

Off balance sheet profit sensitivity gap

Total profit sensitivity gap

	←		Non-trading book			→				
	Up to 1 month	> 1-3 months	> 3-12 months	1-5 years	Over 5 years	Non profit sensitive	Trading book	Total	Effective profit rate	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%	
Assets										
Cash, short-term funds and deposits & placement with banks & other financial institutions	-	-	-	-	-	-	-	-	-	
Securities	9,429,720	-	-	-	-	477,881	226,454	10,134,055	3.19	
-Held for trading	-	-	-	-	-	-	54,459	54,459	4.52	
-Held-to-maturity	-	-	-	93,207	68,327	-	-	161,534	2.27	
-Available-for-sale	92,055	122,914	636,665	1,280,856	1,289,468	13,476	-	3,435,434	4.20	
Financing, advances & other loans										
- performing	1,336,535	866,820	636,694	1,649,849	3,849,647	-	-	8,339,545	8.51	
- non-performing	-	-	-	-	-	721,773	-	721,773	-	
Other assets	-	-	-	-	-	712,624	-	712,624	-	
Total Assets	10,858,310	989,734	1,273,359	3,023,912	5,207,442	1,925,754	280,913	23,559,424		
Liabilities										
Deposits from customers	5,080,288	3,012,565	2,161,545	1,682,151	545,080	8,281,539	-	20,763,168	2.19	
Deposits & placement of banks & other financial institutions	58,443	-	-	-	-	-	-	58,443	4.56	
Bills & acceptance payable	996,171	-	-	-	-	-	-	996,171	-	
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.48	
Other liabilities	-	-	-	-	-	332,692	-	332,692	-	
Total Liabilities	6,134,902	3,012,565	2,161,545	1,782,151	545,080	8,614,231	-	22,250,474		
Shareholders' equity	-	-	-	-	-	1,308,950	-	1,308,950		
Total Liabilities and shareholders equity	6,134,902	3,012,565	2,161,545	1,782,151	545,080	9,923,181	-	23,559,424		
On balance sheet profit sensitivity gap	4,723,408	(2,022,831)	(888,186)	1,241,761	4,662,362					
Off balance sheet profit sensitivity gap	-	-	-	-	-					
Total profit sensitivity gap	4,723,408	(2,022,831)	(888,186)	1,241,761	4,662,362					