

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
and its subsidiaries

Unaudited Balance Sheet as at 31 March 2009

	Note	Group		Bank	
		31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 RM'000	30 June 2008 RM'000
ASSETS					
Cash and short term funds	7	9,204,580	9,948,772	9,191,562	9,940,405
Deposits and placements with banks and other and other financial institutions	8	78	193,650	78	193,650
Securities:					
<i>Held-for-trading</i>	9 (i)	165,397	54,510	165,365	54,459
<i>Held-to-maturity</i>	9 (ii)	161,281	161,534	161,281	161,534
<i>Available-for-sale</i>	9 (iii)	6,132,156	3,437,219	6,132,156	3,435,434
Financing, advances and other loans	10	9,681,721	9,061,318	9,681,721	9,061,318
Other assets		104,654	99,374	93,497	97,545
Statutory deposit with Bank Negara Malaysia		129,485	362,151	129,485	362,151
Investment in subsidiary companies		-	-	20,947	15,947
Current tax asset		6,760	9,239	5,415	8,615
Deferred tax asset		70,159	86,282	70,159	86,282
Property, plant and equipment		140,527	127,784	139,231	127,474
Prepaid lease payments		14,480	14,610	14,480	14,610
Total Assets		25,811,278	23,556,443	25,805,377	23,559,424
LIABILITIES AND EQUITY					
Deposits from customers	12	23,329,247	20,754,319	23,335,107	20,763,168
Deposits and placements of banks and other financial institutions	13	8,777	58,443	8,777	58,443
Bills payables		472,269	990,448	479,324	996,171
Other liabilities		343,815	327,941	337,477	326,694
Zakat		18,371	6,023	18,352	5,998
Subordinated financing		100,000	100,000	100,000	100,000
Total Liabilities		24,272,479	22,237,174	24,279,037	22,250,474
Equity					
Share capital		1,725,490	1,725,490	1,725,490	1,725,490
Reserves		(186,691)	(406,221)	(199,150)	(416,540)
Total Equity		1,538,799	1,319,269	1,526,340	1,308,950
Total Equity and Liabilities		25,811,278	23,556,443	25,805,377	23,559,424
COMMITMENTS AND CONTINGENCIES	19	9,334,131	9,322,361	9,334,131	9,322,361
CAPITAL ADEQUACY	18				
Core capital ratio		11.29%	11.27%	11.20%	11.20%
Risk-weighted capital ratio		13.06%	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)
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Unaudited Income Statements**For the Nine Months Ended 31 March 2009**

<u>Group</u>	Note	3 months ended		9 months ended	
		31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Income derived from investment of depositors' funds and others	14	255,162	222,231	747,004	686,301
Income derived from investment of shareholders' funds	15	57,378	68,909	197,709	198,801
Allowance for losses on debt and financing	16	(29,304)	(10,648)	(91,122)	28,176
Reversal/(Impairment) loss		-	-	(100)	(10,204)
Profit equalisation reserve		7,308	4,541	4,994	(7,866)
Direct expenses		<u>(3,261)</u>	<u>(3,104)</u>	<u>(11,739)</u>	<u>(8,150)</u>
Total distributable income		287,283	281,929	846,746	887,058
Income attributable to the depositors	17	<u>(111,820)</u>	<u>(102,126)</u>	<u>(327,865)</u>	<u>(313,238)</u>
Total net income		175,463	179,803	518,881	573,820
Other operating expenses		(108,480)	(108,323)	(345,593)	(305,852)
Finance cost		<u>(657)</u>	<u>(258)</u>	<u>(2,257)</u>	<u>(2,403)</u>
Profit/(Loss) before zakat and taxation		66,326	71,222	171,031	265,565
Zakat		(1,500)	(1,502)	(4,500)	(7,732)
Taxation		(8,720)	(3,321)	(30,244)	(4,149)
Profit/(Loss) after zakat and taxation		<u>56,106</u>	<u>66,399</u>	<u>136,287</u>	<u>253,684</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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and its subsidiaries

**Unaudited Income Statements
For the Nine Months Ended 31 March 2009**

	<u>Bank</u>	3 months ended		9 months ended	
		31 March 2009	31 March 2008	31 March 2009	31 March 2008
	Note	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	14	255,218	222,361	746,976	687,567
Income derived from investment of shareholders' funds	15	56,564	59,842	190,410	174,089
Allowance for losses on debt and financing	16	(29,304)	(10,648)	(91,122)	28,176
Reversal/(Impairment) loss		-	-	(100)	(10,204)
Profit equalisation reserve		7,308	4,542	4,994	(7,866)
Direct expenses		(3,261)	(3,105)	(11,739)	(8,150)
Total distributable income		286,525	272,992	839,419	863,612
Income attributable to the depositors	17	(111,844)	(102,132)	(328,078)	(313,316)
Total net income		174,681	170,860	511,341	550,296
Other operating expenses		(106,942)	(107,095)	(341,344)	(302,067)
Finance cost		(657)	(259)	(2,257)	(2,403)
Profit/(Loss) before zakat and taxation		67,082	63,506	167,740	245,826
Zakat		(1,500)	(1,500)	(4,500)	(7,724)
Taxation		(8,750)	-	(29,028)	(859)
Profit/(Loss) after zakat and taxation		56,832	62,006	134,212	237,243

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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and its subsidiaries

Unaudited Statement of Changes in Equity For the Nine Months Ended 31 March 2009

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 loss on revaluation of securities available-for-sale	-	-	-	(109,455)	-	-	(109,455)
Net (loss)/gain 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	-	-	-	-	(33,608)	-	(33,608)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	116,851	-	-	116,851
Net gain/(loss) recognised directly in equity	-	-	-	116,851	(33,608)	-	83,243
Net Profit for the period	-	-	-	-	-	136,287	136,287
Total recognised income and expense for the period	-	-	-	116,851	(33,608)	136,287	219,530
At 31 March 2009	1,725,490	500,020	508,821	34,241	24,875	(1,254,648)	1,538,799

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 Statement of Changes in Equity For the Nine Months Ended 31 March 2009

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 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 loss on revaluation of securities available-for-sale	-	-	-	(109,455)	-	-	(109,455)	
Net (loss)/gain 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	-	-	-	-	(33,673)	-	(33,673)	
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	116,851	-	-	116,851	
Net gain/(loss) recognised directly in equity	-	-	-	116,851	(33,673)	-	83,178	
Net Profit for the period	-	-	-	-	-	134,212	134,212	
Total recognised income and expense for the period	-	-	-	116,851	(33,673)	134,212	217,390	
At 31 March 2009	1,725,490	500,020	508,821	34,241	24,957	(1,267,189)	1,526,340	

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 Nine Months Ended 31 March 2009**

	Group		Bank	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Cash flows from operating activities				
Profit before zakat and taxation	171,031	265,565	167,740	245,826
Adjustments for :				
Depreciation of property, plant and equipment	20,676	15,712	20,503	15,606
Amortisation of prepaid lease payment	130	-	130	-
Impairment loss on securities available for sale	-	22,572	-	22,572
Allowance for losses on financing	194,329	158,666	194,329	158,666
Write back of allowance for losses on financing	(78,107)	(134,673)	(78,107)	(134,673)
Reversal of impairment loss on securities held to maturity	-	(12,368)	-	(12,368)
Dividend from shares and unit trusts	(5,050)	(2,922)	(5,048)	(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	(647)	141	(647)	141
Net gain on sale of securities available-for-sale	1,594	(1,970)	1,594	(1,970)
Fair value gain on securities held-for-trading	(4,270)	(937)	(4,270)	(977)
Accretion of discount less amortisation of premium	(48,228)	(21,152)	(48,228)	(21,106)
Operating profit before working capital changes	251,224	288,633	247,762	268,796
Changes in working capital :				
Deposits and placements with banks and Other financial institutions	(49,666)	996,075	(49,666)	23,841
Financing, advances and other loans	(736,625)	(521,158)	(736,625)	(471,158)
Statutory deposits with Bank Negara Malaysia	232,666	(39,828)	232,666	(39,828)
Bill receivables	27,102	(15,668)	27,102	(15,668)
Other receivables	(32,536)	(942)	(23,208)	(10,258)
Deposits from customers	2,574,928	23,841	2,571,939	968,625
Bills and acceptance payable	(518,179)	763,507	(516,847)	769,422
Other payables	15,077	118,605	9,887	118,736
Cash generated from/ (used in) operations	1,763,991	1,613,065	1,763,010	1,612,508
Income taxes paid	(2,042)	(161)	-	-
Zakat paid	-	(2,388)	-	(2,388)
Net cash generated from/ (used in) operating activities	1,761,949	1,610,516	1,763,010	1,610,120
Cash flows from investing activities				
Additional investment in subsidiary	-	-	(5,000)	-
Purchase of property, plant and equipment	(33,409)	(74,137)	(32,250)	(73,883)
Proceeds from disposal of property, plant and equipment	234	3	234	1
Dividends received from shares and unit trusts	4,095	2,063	4,093	2,063
Net (purchase)/disposal of securities	(2,637,015)	857,174	(2,638,819)	857,379
Net cash (used in)/ generated from investing activities	(2,666,095)	785,103	(2,671,742)	785,560

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**Unaudited Cash Flow Statement (continued)
For the Nine Months Ended 31 March 2009**

	Group		Bank	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Net decrease in cash and cash equivalents	(904,146)	2,395,619	(908,732)	2,395,680
Cash and cash equivalents at beginning of year	10,142,422	6,154,769	10,134,055	6,144,171
Exchange difference on translation	(33,618)	49,403	(33,683)	49,381
Cash and cash equivalents at end of period(31/03/2009)	<u>9,204,658</u>	<u>8,599,791</u>	<u>9,191,640</u>	<u>8,589,232</u>
Cash and cash equivalents comprise :				
Cash and short term funds	9,204,580	7,424,791	9,191,562	7,414,232
Deposits and placements with Bank and others financial institutions	78	1,175,000	78	1,175,000
	<u>9,204,658</u>	<u>8,599,791</u>	<u>9,191,640</u>	<u>8,589,232</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 third quarter 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

There were no unusual items for the nine months period ended 31 March 2009.

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 third quarter ended 31 March 2009 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 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 RM'000	30 June 2008 RM'000
Cash and balances with banks and other financial institutions	539,971	518,516	527,272	510,685
Money at call and deposits placements maturing within one month	<u>8,664,609</u>	<u>9,430,256</u>	<u>8,664,290</u>	<u>9,429,720</u>
	<u>9,204,580</u>	<u>9,948,772</u>	<u>9,191,562</u>	<u>9,940,405</u>

8. Deposit and placement with Bank and other financial institutions

	Group		Bank	
	31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 RM'000	30 June 2008 RM'000
Licensed banks	78	18,650	78	18,650
Licensed finance companies	-	<u>175,000</u>	-	<u>175,000</u>
	<u>78</u>	<u>193,650</u>	<u>78</u>	<u>193,650</u>

9. Securities

(i) Securities held-for-trading	Group		Bank	
	31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 RM'000	30 June 2008 RM'000
At fair value				
<u>Quoted Securities in Malaysia</u>				
Shares	32	51	-	-
<u>Unquoted Securities in Malaysia</u>				
Islamic Commercial papers	165,365	29,896	165,365	29,896
Malaysian Government Investment Issue	-	-	-	-
Islamic Debt Securities	-	24,563	-	24,563
Total held-for-trading	<u>165,397</u>	<u>54,510</u>	<u>165,365</u>	<u>54,459</u>
 (ii) Securities held-to-maturity				
	Group		Bank	
	31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 RM'000	30 June 2008 RM'000
At amortised cost				
<u>Unquoted securities in Malaysia</u>				
Islamic Debt Securities	179,561	179,814	179,561	179,814
Less: Accumulated impairment loss	(18,280)	(18,280)	(18,280)	(18,280)
Total held-to-maturity	<u>161,281</u>	<u>161,534</u>	<u>161,281</u>	<u>161,534</u>
 (iii) Securities available-for-sale				
	Group		Bank	
	31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 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	(562)	(462)	(562)	(462)
	<u>2,621</u>	<u>4,506</u>	<u>2,621</u>	<u>2,721</u>
At fair value				
<u>Quoted Securities outside Malaysia</u>				
Bond	91,138	81,650	91,138	81,650
At fair value				
<u>Unquoted Securities In Malaysia</u>				
Malaysian Government Investment Issues	1,337,138	825,089	1,337,138	825,089
Islamic Commercial Papers	448,325	201,787	448,325	201,787
Accepted Bills	182,211	73,623	182,211	73,623
Promissory Notes	5,604	5,604	5,604	5,604
Negotiable Islamic Debt Certificate	740,613	339,984	740,613	339,984
Islamic Debt Securities	3,353,791	1,934,726	3,353,791	1,934,726
Less: Impairment loss	(45,154)	(45,154)	(45,154)	(45,154)
	<u>6,022,528</u>	<u>3,335,659</u>	<u>6,022,528</u>	<u>3,335,659</u>
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	27,410	25,177	27,410	25,177
Less: Impairment loss	(16,405)	(14,697)	(16,405)	(14,697)
	<u>11,005</u>	<u>10,480</u>	<u>11,005</u>	<u>10,480</u>
At cost				
<u>Unquoted securities outside Malaysia</u>				
Unquoted shares	2,996	25,858	2,996	25,858
Less: impairment loss	-	(22,862)	-	(22,862)
	<u>2,996</u>	<u>2,996</u>	<u>2,996</u>	<u>2,996</u>
Total available-for-sale	<u>6,132,156</u>	<u>3,437,219</u>	<u>6,132,156</u>	<u>3,435,434</u>

10. Financing, advances and other loans

(i) By type	Group		Bank	
	31 March 2009	30 June 2008	31 March 2009	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Cash line	165,174	175,463	165,174	175,463
Term financing				
House financing	6,803,564	5,878,379	6,803,564	5,878,379
Syndicated financing	85,031	107,339	85,031	107,339
Lease receivables	345,174	208,234	345,174	208,234
Bridging financing	233,618	242,504	233,618	242,504
Personal financing	2,790,425	2,425,401	2,790,425	2,425,401
Other term financing	3,659,808	3,951,604	3,659,808	3,951,604
Staff financing	294,871	295,785	294,871	295,785
Credit/charge cards	375,825	340,100	375,825	340,100
Trade Bills discounted	1,849,775	1,684,209	1,849,775	1,684,209
Trust Receipt	215,551	175,518	215,551	175,518
	<u>16,818,816</u>	<u>15,484,536</u>	<u>16,818,816</u>	<u>15,484,536</u>
Less: Unearned income	<u>(5,931,786)</u>	<u>(5,025,705)</u>	<u>(5,931,786)</u>	<u>(5,025,705)</u>
	10,887,030	10,458,831	10,887,030	10,458,831
Less: Allowance for bad and doubtful financing:				
General	(171,575)	(169,382)	(171,575)	(169,382)
Specific	(1,033,734)	(1,228,131)	(1,033,734)	(1,228,131)
Total net financing, advances and other loans	<u>9,681,721</u>	<u>9,061,318</u>	<u>9,681,721</u>	<u>9,061,318</u>
(ii) By contract	Group		Bank	
	31 March 2009	30 June 2008	31 March 2009	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Bai-Bithaman Ajil	5,689,985	5,526,409	5,689,985	5,526,409
Ijarah	274,548	243,063	274,548	243,063
Ijarah Muntahia Bittamlik	28,267	30,334	28,267	30,334
Mudharabah	9,187	9,249	9,187	9,249
Murabahah	2,052,380	1,848,075	2,052,380	1,848,075
Bai-Al-Inah Cash Note	1,683,782	1,583,186	1,683,782	1,583,186
At-Tawarruq	23,984	-	23,984	-
Bai-Al-Inah	590,713	708,527	590,713	708,527
Istisna'	534,184	509,988	534,184	509,988
	<u>10,887,030</u>	<u>10,458,831</u>	<u>10,887,030</u>	<u>10,458,831</u>
(iii) By type of customer	Group		Bank	
	31 March 2009	30 June 2008	31 March 2009	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Domestic non-bank financial institutions	22,812	36,587	22,812	36,587
Domestic business enterprise				
- Small medium industries	921,373	1,212,486	921,373	1,212,486
- Others	2,806,400	2,344,358	2,806,400	2,344,358
Government & Statutory	133,054	108,523	133,054	108,523
Individuals	6,986,367	6,725,353	6,986,367	6,725,353
Others domestic entities	16,012	29,717	16,012	29,717
Foreign entities	1,012	1,807	1,012	1,807
	<u>10,887,030</u>	<u>10,458,831</u>	<u>10,887,030</u>	<u>10,458,831</u>
(iv) By profit rate sensitivity	Group		Bank	
	31 March 2009	30 June 2008	31 March 2009	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Fixed rate				
Housing financing	2,358,281	2,471,014	2,358,281	2,471,014
Others fixed rate financing	7,727,340	7,573,045	7,727,340	7,573,045
Floating rate	801,409	414,772	801,409	414,772
	<u>10,887,030</u>	<u>10,458,831</u>	<u>10,887,030</u>	<u>10,458,831</u>

10. Financing, advances and other loans

(v) By sector

	Group		Bank	
	31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 RM'000	30 June 2008 RM'000
Agriculture, hunting, forestry & fishing	105,862	118,141	105,862	118,141
Mining and quarrying	31,260	30,679	31,260	30,679
Manufacturing	1,232,044	1,166,209	1,232,044	1,166,209
Electricity, gas and water	86,361	81,913	86,361	81,913
Construction	557,623	589,137	557,623	589,137
Real estate	46,489	51,508	46,489	51,508
Purchase of landed property:				
-Residential	3,108,109	2,861,938	3,108,109	2,861,938
-Non-residential	354,249	398,305	354,249	398,305
Wholesale & retail trade and restaurants & hotels	408,022	519,809	408,022	519,809
Transport, storage and communication	60,290	82,792	60,290	82,792
Finance, insurance and business services	52,825	100,227	52,825	100,227
Purchase of securities	157,794	163,435	157,794	163,435
Purchase of transport vehicles	1,477,063	1,505,544	1,477,063	1,505,544
Consumption credit	2,190,651	1,986,070	2,190,651	1,986,070
Community, social & personal	52,577	59,333	52,577	59,333
Others	965,811	743,791	965,811	743,791
	<u>10,887,030</u>	<u>10,458,831</u>	<u>10,887,030</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 March 2009 RM'000	30 June 2008 RM'000
At 1 July	1,949,904	2,192,151
Classified as non-performing	190,093	421,526
Reclassified as performing	(51,484)	(67,274)
Amount recovered	(160,238)	(500,307)
Amount written off	(339,888)	(61,403)
Exchange differences	56,644	(34,789)
At end of period / year	<u>1,645,031</u>	<u>1,949,904</u>
Less:- Specific allowance	<u>(1,033,734)</u>	<u>(1,228,131)</u>
Net non-performing financing, advances and loans	<u>611,297</u>	<u>721,773</u>
Ratio of net non-performing financing to total net financing, advances and other loans	<u>6.20%</u>	<u>7.82%</u>

11. Non performing financing

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

	Group and Bank	
	31 March 2009 RM'000	30 June 2008 RM'000
<u>General allowance</u>		
At 1 July	169,382	170,461
Exchange differences	2,193	(1,079)
At end of period / year	<u>171,575</u>	<u>169,382</u>
As % of gross financing, advances and other loans less specific allowance	1.74%	1.83%

	Group and Bank	
	31 March 2009 RM'000	30 June 2008 RM'000
<u>Specific allowance</u>		
At 1 July	1,228,131	1,211,263
Allowance made	194,329	300,924
Amount recovered	(78,107)	(213,858)
Amount written off	(339,888)	(53,613)
Exchange differences	29,269	(16,585)
At end of period / year	<u>1,033,734</u>	<u>1,228,131</u>

(iii) NPF by sector

	Group and Bank	
	31 March 2009 RM'000	30 June 2008 RM'000
Agriculture, hunting, forestry & fishing	44,898	51,591
Mining and quarrying	279	1,959
Manufacturing	397,609	505,000
Electricity, gas and water	84,000	78,507
Construction	386,431	389,522
Real estate	1,721	4,243
Purchase of landed property:		
-Residential	229,420	257,821
-Non-residential	106,401	150,924
Wholesale & retail trade and restaurants & hotels	116,830	120,835
Transport, storage and communication	14,329	16,091
Finance, insurance and business services	8,736	47,919
Purchase of securities	69,806	70,230
Purchase of transport vehicles	47,718	61,020
Consumption credit	91,911	119,832
Community social & personal services	16,602	17,654
Others	28,340	56,756
	<u>1,645,031</u>	<u>1,949,904</u>

12. Deposit from customers

(i) By type of deposit

	Group		Bank	
	31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 RM'000	30 June 2008 RM'000
<u>Non-Mudharabah Fund:</u>				
Demand deposits	5,652,604	5,842,721	5,656,541	5,844,949
Saving deposits	2,149,061	1,899,962	2,149,061	1,899,962
Negotiable Islamic Debt Certificates (NIDC)	6,944,030	6,098,744	6,944,991	6,098,744
Others	58,608	41,464	58,608	41,464
	<u>14,804,303</u>	<u>13,882,891</u>	<u>14,809,201</u>	<u>13,885,119</u>
<u>Mudharabah Fund:</u>				
Saving deposits	607,421	536,629	607,421	536,629
General investment deposits	2,285,063	2,411,039	2,285,063	2,411,039
Special investment deposits	5,632,225	3,923,525	5,633,187	3,930,146
Others	235	235	235	235
	<u>8,524,944</u>	<u>6,871,428</u>	<u>8,525,906</u>	<u>6,878,049</u>
	<u>23,329,247</u>	<u>20,754,319</u>	<u>23,335,107</u>	<u>20,763,168</u>

(ii) By type of customer

	Group		Bank	
	31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 RM'000	30 June 2008 RM'000
Government and statutory bodies	4,422,131	4,566,889	4,422,131	4,566,889
Business enterprises	9,547,403	5,747,060	9,547,403	5,747,060
Individuals	5,825,436	5,173,309	5,825,436	5,173,309
Others	3,534,277	5,267,061	3,540,137	5,275,910
	<u>23,329,247</u>	<u>20,754,319</u>	<u>23,335,107</u>	<u>20,763,168</u>

13. Deposit and placements of Banks and other financial institutions

	Group and Bank	
	31 March 2009 RM'000	30 June 2008 RM'000
Mudharabah:		
Licensed Islamic banks	8,777	58,443
	<u>8,777</u>	<u>58,443</u>

14. Income derived from investment of depositors funds and others

Group	3 months ended		9 months ended	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Income derived from investment of :				
(i) General investment deposits	30,119	27,129	96,179	83,912
(ii) Other deposits	225,043	195,102	650,825	602,389
	<u>255,162</u>	<u>222,231</u>	<u>747,004</u>	<u>686,301</u>

(i) Income derived from investment of general investment deposits

	3 months ended		9 months ended	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Finance income and hibah				
Financing, advances and other loans	20,037	18,944	65,450	60,654
Held-for-trading	67	77	193	235
Held-to-maturity	28	28	90	233
Available-for-sale	3,365	1,665	8,881	4,239
Money at call and deposit with financial institutions	5,788	5,758	16,404	16,467
	<u>29,285</u>	<u>26,472</u>	<u>91,018</u>	<u>81,828</u>
Amortization of premium less accretion of discounts	1,129	591	4,419	1,909
	<u>30,414</u>	<u>27,063</u>	<u>95,437</u>	<u>83,737</u>
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	(247)	54	206	(17)
Net gain/(loss) on revaluation of trading securities	113	9	551	119
	<u>(134)</u>	<u>63</u>	<u>757</u>	<u>102</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	(307)	3	(161)	73
Dividend income from securities :				
Unquoted in Malaysia	146	-	146	-
	<u>(161)</u>	<u>3</u>	<u>(15)</u>	<u>73</u>
	<u>30,119</u>	<u>27,129</u>	<u>96,179</u>	<u>83,912</u>

(ii) Income derived from investment of other deposits

	3 months ended		9 months ended	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Finance income and hibah				
Financing, advances and other loans	149,755	136,051	443,205	434,774
Held-for-trading	495	556	1,271	1,694
Held-to-maturity	208	203	611	1,666
Available-for-sale	25,235	12,026	60,485	30,540
Money at call and deposit with financial institutions	43,352	41,531	111,905	118,725
	<u>219,045</u>	<u>190,367</u>	<u>617,477</u>	<u>587,399</u>
Amortization of premium less accretion of discounts	8,440	4,272	29,566	13,733
	<u>227,485</u>	<u>194,639</u>	<u>647,043</u>	<u>601,132</u>
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	(1,872)	387	441	(124)
Net gain/(loss) on revaluation of securities held-for-trading	822	60	3,708	858
	<u>(1,050)</u>	<u>447</u>	<u>4,149</u>	<u>734</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	(2,458)	16	(1,433)	523
Dividend income from securities :				
Unquoted in Malaysia	1,066	-	1,066	-
	<u>(1,392)</u>	<u>16</u>	<u>(367)</u>	<u>523</u>
	<u>225,043</u>	<u>195,102</u>	<u>650,825</u>	<u>602,389</u>

14. Income derived from investment of depositors funds and others

Bank	3 months ended		9 months ended	
	31 March	31 March	31 March	31 March
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of :				
(i) General investment deposits	30,096	27,076	96,060	83,801
(ii) Other deposits	225,122	195,285	650,916	603,766
	<u>255,218</u>	<u>222,361</u>	<u>746,976</u>	<u>687,567</u>

(i) Income derived from investment of general investment deposits

	3 months ended		9 months ended	
	31 March	31 March	31 March	31 March
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing, advances and other loans	20,014	18,891	65,331	60,543
Held-for-trading	67	77	193	235
Held-to-maturity	28	28	90	233
Available-for-sale	3,365	1,665	8,881	4,239
Money at call and deposit with financial institutions	5,788	5,758	16,404	16,467
	<u>29,262</u>	<u>26,419</u>	<u>90,899</u>	<u>81,717</u>
Amortization of premium less accretion of discounts	1,129	591	4,419	1,909
	<u>30,391</u>	<u>27,010</u>	<u>95,318</u>	<u>83,626</u>
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	(247)	54	206	(17)
Net gain/(loss) on revaluation of trading securities	113	9	551	119
	<u>(134)</u>	<u>63</u>	<u>757</u>	<u>102</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	(307)	3	(161)	73
Dividend income from securities :				
Unquoted in Malaysia	146	-	146	-
	<u>(161)</u>	<u>3</u>	<u>(15)</u>	<u>73</u>
	<u>30,096</u>	<u>27,076</u>	<u>96,060</u>	<u>83,801</u>

(ii) Income derived from investment of other deposits

	3 months ended		9 months ended	
	31 March	31 March	31 March	31 March
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing, advances and other loans	149,834	136,234	443,296	436,151
Held-for-trading	495	556	1,271	1,694
Held-to-maturity	208	203	611	1,666
Available-for-sale	25,235	12,026	60,485	30,540
Money at call and deposit with financial institutions	43,352	41,532	111,905	118,725
	<u>219,124</u>	<u>190,551</u>	<u>617,568</u>	<u>588,776</u>
Amortization of premium less accretion of discounts	8,440	4,271	29,566	13,733
	<u>227,564</u>	<u>194,822</u>	<u>647,134</u>	<u>602,509</u>
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	(1,872)	387	441	(124)
Net gain/(loss) on revaluation of securities held-for-trading	822	60	3,708	858
	<u>(1,050)</u>	<u>447</u>	<u>4,149</u>	<u>734</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	(2,458)	16	(1,433)	523
Dividend income from securities :				
Unquoted in Malaysia	1,066	-	1,066	-
	<u>(1,392)</u>	<u>16</u>	<u>(367)</u>	<u>523</u>
	<u>225,122</u>	<u>195,285</u>	<u>650,916</u>	<u>603,766</u>

15. Income derived from investment of shareholders' fund

<u>Group</u>	3 months ended		9 months ended	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Finance income and hibah				
Financing, advances and other loans	801	740	2,384	2,240
Held-for-trading	-	(1)	-	21
Available-for-sale	10,131	7,872	31,185	22,616
Money at call and deposit with financial institutions	9,679	25,596	56,785	75,712
	<u>20,611</u>	<u>34,207</u>	<u>90,354</u>	<u>100,589</u>
Amortization of premium less accretion of discounts	<u>5,770</u>	<u>1,745</u>	<u>14,243</u>	<u>5,510</u>
	26,381	35,952	104,597	106,099
Other dealing income				
Net gain/(loss) from foreign exchange transactions	8,392	4,580	19,921	14,400
Net gain/(loss) on revaluation of securities held-for-trading	-	(1,233)	11	(40)
	<u>8,392</u>	<u>3,347</u>	<u>19,932</u>	<u>14,360</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	-	1,374	-	1,374
Unrealised foreign exchange gain on foreign currency cash balance	-	-	150	-
Profit on sale of foreign currencies	387	8,018	1,476	22,566
Reversal of allowance for doubtful debts	60	810	4,430	912
Gross dividend income from securities :				
Quoted in Malaysia	2	-	11	-
Unit trust in Malaysia	-	-	138	172
Unit trust outside Malaysia	-	-	63	62
Unquoted in Malaysia	-	-	3,626	2,688
	<u>449</u>	<u>10,202</u>	<u>9,894</u>	<u>27,774</u>
Fees and commission				
Fees	10,092	10,429	25,987	25,069
Commission	7,055	6,487	18,574	13,914
Others	4,993	2,454	18,386	11,521
	<u>22,140</u>	<u>19,370</u>	<u>62,947</u>	<u>50,504</u>
Other Income				
Net gain/(loss) on disposal of property, plant & equipment	-	-	234	1
Rental Income	-	-	-	18
Other Income	16	38	105	45
	<u>16</u>	<u>38</u>	<u>339</u>	<u>64</u>
	<u>57,378</u>	<u>68,909</u>	<u>197,709</u>	<u>198,801</u>

15. Income derived from investment of shareholders' fund

<u>Bank</u>	3 months ended		9 months ended	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Finance income and hibah				
Financing, advances and other loans	801	740	2,384	2,240
Available-for-sale	10,129	7,872	31,205	22,604
Money at call and deposit with financial institutions	9,680	25,598	56,776	75,612
	<u>20,610</u>	<u>34,210</u>	<u>90,365</u>	<u>100,456</u>
Amortization of premium less accretion of discounts	5,770	1,744	14,243	5,464
	<u>26,380</u>	<u>35,954</u>	<u>104,608</u>	<u>105,920</u>
Other dealing income				
Net gain/(loss) from foreign exchange transactions	8,392	4,580	19,921	14,400
Net gain/(loss) on revaluation of securities held-for-trading	-	(1,219)	11	-
	<u>8,392</u>	<u>3,361</u>	<u>19,932</u>	<u>14,400</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	-	1,374	-	1,374
Dividend income from securities :				
Quoted in Malaysia	-	-	9	-
Unit trust in Malaysia	-	-	138	172
Unit trust outside Malaysia	-	-	63	62
Unquoted in Malaysia	-	-	3,626	2,688
Gross dividend income:				
Subsidiary Companies	-	-	-	140
	<u>-</u>	<u>1,374</u>	<u>3,836</u>	<u>4,436</u>
Fees and commission				
Fees	9,911	10,190	25,422	24,285
Commission	7,055	6,486	18,574	13,914
Others	4,809	2,420	17,753	10,944
	<u>21,775</u>	<u>19,096</u>	<u>61,749</u>	<u>49,143</u>
Other Income				
Net gain/(loss) on disposal of property, plant & equipment	-	(1)	234	(1)
Rental Income	17	58	51	191
	<u>17</u>	<u>57</u>	<u>285</u>	<u>190</u>
	<u>56,564</u>	<u>59,842</u>	<u>190,410</u>	<u>174,089</u>

16. Allowance for losses on debt and financing

<u>Group & Bank</u>	3 months ended		9 months ended	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
<u>Allowance for bad and doubtful financing</u>				
Specific allowance				
- Provided	59,481	32,670	194,329	158,666
- Written back	(22,665)	(5,706)	(78,107)	(134,538)
Bad debts on financing				
- Recovered	(7,512)	(16,181)	(22,674)	(51,913)
Recoverable from Danaharta	-	-	(2,426)	(256)
Provision for diminution in value	-	(135)	-	(135)
	<u>29,304</u>	<u>10,648</u>	<u>91,122</u>	<u>(28,176)</u>

17. Income attributable to depositors

<u>Group</u>	3 months ended		9 months ended	
	31 March 2009 RM'000	31 March 2008 RM'000	31 March 2009 RM'000	31 March 2008 RM'000
Deposits from customers				
- Mudharabah Fund	48,477	47,433	137,269	156,828
- Non-Mudharabah Fund	60,136	53,647	182,009	152,195
Deposits and placements of banks and other financial institutions other financial institutions				
- Mudharabah Fund	3,207	1,046	8,587	4,215
	<u>111,820</u>	<u>102,126</u>	<u>327,865</u>	<u>313,238</u>
<u>Bank</u>				
Deposits from customers				
- Mudharabah Fund	48,477	47,433	137,269	156,828
- Non-Mudharabah Fund	60,160	53,653	182,222	152,273
Deposits and placements of banks and other financial institutions other financial institutions				
- Mudharabah Fund	3,207	1,046	8,587	4,215
	<u>111,844</u>	<u>102,132</u>	<u>328,078</u>	<u>313,316</u>

18. Capital adequacy

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

	Group		Bank	
	31 March 2009 RM'000	30 June 2008 RM'000	31 March 2009 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	171,575	169,382	171,575	169,382
Total Tier-II capital	<u>211,575</u>	<u>209,382</u>	<u>211,575</u>	<u>209,382</u>
Total Capital	1,564,993	1,466,496	1,551,726	1,456,030
Less: Investment in Subsidiaries	-	-	(20,947)	(15,947)
Capital base	<u>1,564,993</u>	<u>1,466,496</u>	<u>1,530,779</u>	<u>1,440,083</u>
Core capital ratio	11.29%	11.27%	11.20%	11.20%
Risk-weighted capital ratio	13.06%	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 March 2009		30 June 2008	
	Principal RM'000	Risk- Weighted RM'000	Principal RM'000	Risk- Weighted RM'000
0%	11,717,707	-	11,267,196	-
10%	-	-	-	-
20%	3,842,056	768,411	2,426,187	485,238
35%	924,547	323,591	619,705	216,897
50%	943,776	471,888	918,131	459,066
75%	5,143,959	3,857,969	4,807,711	3,605,783
100%	3,776,700	3,776,700	3,496,750	3,496,750
150%	842,142	1,263,213	907,510	1,361,265
Total risk-weighted assets for credit risk	<u>27,190,887</u>	<u>10,461,773</u>	<u>24,443,190</u>	<u>9,624,999</u>
Total risk-weighted assets for market risk	-	223,961	-	295,715
Total risk-weighted assets for operational risk	-	1,300,205	-	1,229,671
Total risk-weighted assets	<u>27,190,887</u>	<u>11,985,939</u>	<u>24,443,190</u>	<u>11,150,385</u>
Bank				
0%	11,705,013	-	11,259,383	-
10%	-	-	-	-
20%	3,841,733	768,347	2,425,634	485,127
35%	924,547	323,591	619,705	216,897
50%	943,776	471,888	918,131	459,066
75%	5,143,959	3,857,969	4,807,711	3,605,783
100%	3,762,734	3,762,734	3,491,754	3,491,754
150%	842,142	1,263,213	907,510	1,361,265
Total risk-weighted assets for credit risk	<u>27,163,904</u>	<u>10,447,742</u>	<u>24,429,828</u>	<u>9,619,892</u>
Total risk-weighted assets for market risk	-	225,059	-	297,754
Total risk-weighted assets for operational risk	-	1,296,362	-	1,215,812
Total risk-weighted assets	<u>27,163,904</u>	<u>11,969,163</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 March 2009			
Direct credit substitutes	532,916	532,916	360,383
Transaction-related contingent items	723,671	361,835	348,757
Short term self-liquidating trade related contingencies	474,602	94,920	33,535
Assets sold with recourse and commitments with certain drawdown	29,534	29,534	29,534
Obligation under underwriting agreement	65,000	32,500	32,500
Foreign exchange related contracts:			
- Less than one year	2,670,105	51,541	20,712
Others	4,838,303	409,832	348,020
Total	9,334,131	1,513,078	1,173,441
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

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				
31 March 2009										
Assets										
Cash, short-term funds and deposits & placement with banks & other financial institutions	8,677,067	319	-	-	-	527,272	-	9,204,658	3.68	
Dealing Securities										
-Held for trading	-	-	-	-	-	-	165,397	165,397	1.72	
-Held-to-maturity	-	-	-	92,974	68,307	-	-	161,281	0.58	
-Available-for-sale	372,081	705,783	1,042,759	4,006,910	4,623	-	-	6,132,156	2.38	
Financing, advances & other loans										
- performing	1,093,865	894,887	571,838	1,952,950	4,556,884	-	-	9,070,424	7.78	
- non-performing	-	-	-	-	-	611,297	-	611,297	-	
Other assets	-	-	-	-	-	466,065	-	466,065	-	
Total Assets	10,143,013	1,600,989	1,614,597	6,052,834	4,629,814	1,604,634	165,397	25,811,278		
Liabilities										
Deposits from customers	10,119,897	1,854,148	1,962,297	926,899	-	8,466,006	-	23,329,247	2.21	
Deposits & placement of banks & other financial institutions	8,777	-	-	-	-	-	-	8,777	3.96	
Bills & acceptance payable	472,269	-	-	-	-	-	-	472,269	-	
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.01	
Other liabilities	-	-	-	-	-	362,186	-	362,186	-	
Total Liabilities	10,600,943	1,854,148	1,962,297	1,026,899	-	8,828,192	-	24,272,479		
Shareholders' equity	-	-	-	-	-	1,538,799	-	1,538,799		
Total Liabilities and shareholders equity	10,600,943	1,854,148	1,962,297	1,026,899	-	10,366,991	-	25,811,278		
On balance sheet profit sensitivity gap	(457,930)	(253,159)	(347,700)	5,025,935	4,629,814					
Off balance sheet profit sensitivity gap	-	-	-	-	-					
Total profit sensitivity gap	(457,930)	(253,159)	(347,700)	5,025,935	4,629,814					

Profit Rate Risk

Group	←		Non-trading book				→		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	Trading book RM'000			
30 June 2008										
Assets										
Cash, short-term funds and deposits & placement with banks & other financial institutions	9,437,552	535	-	-	-	477,881	226,454	10,142,422	3.19	
Securities										
-Held for trading	-	-	-	-	-	-	54,510	54,510	4.52	
-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	4.20	
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	-	-	-	-	-	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	2.19	
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 March 2009

Assets

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

	←		Non-trading book			→			
	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	Trading book RM'000	Total RM'000	Effective profit rate %
Cash, short-term funds and deposits & placement with banks & other financial institutions	8,664,368	-	-	-	-	527,272	-	9,191,640	3.65
Dealing Securities									
-Held for trading	-	-	-	-	-	-	165,365	165,365	1.60
-Held-to-maturity	-	-	-	92,974	68,307	-	-	161,281	0.58
-Available-for-sale	372,081	705,783	1,042,759	4,006,910	4,623	-	-	6,132,156	2.38
Financing, advances & other loans									
- performing	1,093,865	894,887	571,838	1,952,950	4,556,884	-	-	9,070,424	7.78
- non-performing	-	-	-	-	-	611,297	-	611,297	-
Other assets	-	-	-	-	-	473,214	-	473,214	-
Total Assets	10,130,314	1,600,670	1,614,597	6,052,834	4,629,814	1,611,783	165,365	25,805,377	
Liabilities									
Deposits from customers	10,119,897	1,854,148	1,962,297	926,899	-	8,471,866	-	23,335,107	2.21
Deposits & placement of banks & other financial institutions	8,777	-	-	-	-	-	-	8,777	3.96
Bills & acceptance payable	479,324	-	-	-	-	-	-	479,324	-
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.01
Other liabilities	-	-	-	-	-	355,829	-	355,829	-
Total Liabilities	10,607,998	1,854,148	1,962,297	1,026,899	-	8,827,695	-	24,279,037	
Shareholders' equity	-	-	-	-	-	1,526,340	-	1,526,340	
Total Liabilities and shareholders equity	10,607,998	1,854,148	1,962,297	1,026,899	-	10,354,035	-	25,805,377	
On balance sheet profit sensitivity gap	(477,684)	(253,478)	(347,700)	5,025,935	4,629,814				
Off balance sheet profit sensitivity gap	-	-	-	-	-				
Total profit sensitivity gap	(477,684)	(253,478)	(347,700)	5,025,935	4,629,814				

Profit Rate Risk

Bank

30 June 2008

Assets

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

	←		Non-trading book			→			
	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	Trading book RM'000	Total RM'000	Effective profit rate %
Cash, short-term funds and deposits & placement with banks & other financial institutions	9,429,720	-	-	-	-	477,881	226,454	10,134,055	3.19
Securities									
-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				