

## Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)  
and its subsidiaries

### Condensed Interim Financial Statement Unaudited Balance Sheets as at 31 March 2010

	Note	Group		Bank	
		31 March 2010 RM'000	30 June 2009 RM'000	31 March 2010 RM'000	30 June 2009 RM'000
<b>ASSETS</b>					
Cash and short term funds	7	3,644,338	8,445,587	3,626,237	8,430,872
Deposits and placements with banks and other financial institutions	8	800,019	-	800,019	-
Securities:					
<i>Held-for-trading</i>	9 (i)	583,039	287,675	583,039	287,628
<i>Held-to-maturity</i>	9 (ii)	153,554	162,763	153,554	162,763
<i>Available-for-sale</i>	9 (iii)	10,642,596	8,465,430	10,642,596	8,465,430
Financing, advances and others	10	10,721,638	9,661,864	10,721,955	9,661,864
Other assets		16,230	105,920	12,001	102,987
Statutory deposit with Bank Negara Malaysia		27,000	139,729	27,000	139,729
Investments in subsidiary companies		-	-	25,127	20,127
Current tax assets		15,349	15,733	14,258	14,258
Deferred tax assets		59,609	61,660	59,583	61,660
Property and equipment		145,384	127,710	144,255	126,450
Prepaid lease payments		14,306	14,436	14,306	14,436
<b>Total Assets</b>		<b>26,823,062</b>	<b>27,488,507</b>	<b>26,823,930</b>	<b>27,488,204</b>
<b>LIABILITIES AND EQUITY</b>					
Deposits from customers	12	23,618,591	25,204,631	23,625,776	25,211,516
Deposits and placements of banks and other financial institutions	13	468,149	8,078	468,149	8,078
Bills and acceptance payable		191,387	283,212	197,641	289,469
Other liabilities		201,548	330,958	200,150	329,529
Zakat and taxation		60,663	30,446	60,077	30,059
Subordinated financing		-	100,000	-	100,000
<b>Total Liabilities</b>		<b>24,540,338</b>	<b>25,957,325</b>	<b>24,551,793</b>	<b>25,968,651</b>
<b>Equity</b>					
Share capital		2,265,490	1,725,490	2,265,490	1,725,490
Reserves		17,234	(194,308)	6,647	(205,937)
<b>Total Equity</b>		<b>2,282,724</b>	<b>1,531,182</b>	<b>2,272,137</b>	<b>1,519,553</b>
<b>Total Liabilities and Equity</b>		<b>26,823,062</b>	<b>27,488,507</b>	<b>26,823,930</b>	<b>27,488,204</b>
<b>Off-Balance Sheet Exposures</b>	19	<b>10,339,555</b>	<b>7,693,378</b>	<b>10,339,555</b>	<b>7,693,378</b>
<b>CAPITAL ADEQUACY</b>					
	18 (i)				
Core capital ratio		15.79%	12.25%	15.74%	12.16%
Risk-weighted capital ratio		17.06%	13.87%	16.83%	13.61%

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

**Bank Islam Malaysia Berhad (98127-X)**

(Incorporated in Malaysia)  
and its subsidiaries

**Condensed Interim Financial Statement  
Unaudited Income Statements  
For the Nine Months Ended 31 March 2010**

<u>Group</u>	Note	3 months ended		9 months ended	
		31 March 2010 RM'000	31 March 2009 RM'000	31 March 2010 RM'000	31 March 2009 RM'000
Income derived from investment of depositors' funds	14	280,532	255,162	839,158	747,004
Income derived from investment of shareholders' funds	15	45,538	57,378	169,148	197,709
Allowance for losses on financing	16	(16,368)	(29,304)	(100,297)	(91,122)
Impairment loss		(234)	-	(234)	(100)
Profit equalisation reserve		-	7,308	8,308	4,994
Direct expenses		(4,067)	(3,261)	(12,867)	(11,739)
<b>Total distributable income</b>		<b>305,401</b>	<b>287,283</b>	<b>903,216</b>	<b>846,746</b>
Income attributable to depositors	17	(84,866)	(111,820)	(268,522)	(327,865)
<b>Total net income</b>		<b>220,535</b>	<b>175,463</b>	<b>634,694</b>	<b>518,881</b>
Other operating expenses		(141,622)	(108,480)	(397,687)	(345,593)
Finance cost		-	(657)	-	(2,257)
<b>Profit before zakat and tax</b>		<b>78,913</b>	<b>66,326</b>	<b>237,007</b>	<b>171,031</b>
Zakat		(2,277)	(1,500)	(7,911)	(4,500)
Tax expense		(26,258)	(8,720)	(62,483)	(30,244)
<b>Profit for the period</b>		<b>50,378</b>	<b>56,106</b>	<b>166,613</b>	<b>136,287</b>

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

**Bank Islam Malaysia Berhad (98127-X)**

(Incorporated in Malaysia)  
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**Condensed Interim Financial Statement  
Unaudited Income Statements  
For the Nine Months Ended 31 March 2010**

	<b>Bank</b>	<b>3 months ended</b>		<b>9 months ended</b>	
		<b>31 March 2010 RM'000</b>	<b>31 March 2009 RM'000</b>	<b>31 March 2010 RM'000</b>	<b>31 March 2009 RM'000</b>
	<b>Note</b>				
Income derived from investment of depositors' funds	14	280,537	255,218	838,893	746,976
Income derived from investment of shareholders' funds	15	43,763	56,564	164,958	190,410
Allowance for losses on financing	16	(16,368)	(29,304)	(100,297)	(91,122)
Impairment loss		(234)	-	(234)	(100)
Profit equalisation reserve		-	7,308	8,308	4,994
Direct expenses		(4,067)	(3,261)	(12,867)	(11,739)
<b>Total distributable income</b>		<b>303,631</b>	<b>286,525</b>	<b>898,761</b>	<b>839,419</b>
Income attributable to depositors	17	(84,904)	(111,844)	(268,627)	(328,078)
<b>Total net income</b>		<b>218,727</b>	<b>174,681</b>	<b>630,134</b>	<b>511,341</b>
Other operating expenses		(140,030)	(106,941)	(392,583)	(341,344)
Finance cost		-	(657)	-	(2,257)
<b>Profit before zakat and tax</b>		<b>78,697</b>	<b>67,083</b>	<b>237,551</b>	<b>167,740</b>
Zakat		(2,227)	(1,500)	(7,767)	(4,500)
Tax expense		(26,108)	(8,750)	(62,121)	(29,028)
<b>Profit for the period</b>		<b>50,362</b>	<b>56,833</b>	<b>167,663</b>	<b>134,212</b>

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

## Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)  
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### Condensed Interim Financial Statement Unaudited Consolidated Statement of Changes in Equity For the Nine Months Ended 31 March 2010

#### 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			
<b>At 1 July 2008</b>	<b>1,725,490</b>	<b>500,020</b>	<b>508,821</b>	<b>(82,610)</b>	<b>58,483</b>	<b>(1,390,935)</b>	<b>1,319,269</b>
Foreign exchange translation differences	-	-	-	-	(23,030)	-	(23,030)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	73,067	-	-	73,067
Net gain/(loss) recognised directly in equity	-	-	-	73,067	(23,030)	-	50,037
Profit for the year	-	-	-	-	-	161,876	161,876
Total recognised income and expense for the year	-	-	-	73,067	(23,030)	161,876	211,913
Transfer to statutory reserve	-	-	80,303	-	-	(80,303)	-
<b>At 30 June 2009</b>	<b>1,725,490</b>	<b>500,020</b>	<b>589,124</b>	<b>(9,543)</b>	<b>35,453</b>	<b>(1,309,362)</b>	<b>1,531,182</b>
<b>At 1 July 2009</b>	<b>1,725,490</b>	<b>500,020</b>	<b>589,124</b>	<b>(9,543)</b>	<b>35,453</b>	<b>(1,309,362)</b>	<b>1,531,182</b>
Foreign exchange translation differences	-	-	-	-	24,738	-	24,738
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	20,191	-	-	20,191
Net gain recognised directly in equity	-	-	-	20,191	24,738	-	44,929
Profit for the period	-	-	-	-	-	166,613	166,613
Total recognised income for the period	-	-	-	20,191	24,738	166,613	211,542
Convertible Redeemable Non-Cumulative Preference Shares (CRNCPS) issued	540,000	-	-	-	-	-	540,000
<b>At 31 March 2010</b>	<b>2,265,490</b>	<b>500,020</b>	<b>589,124</b>	<b>10,648</b>	<b>60,191</b>	<b>(1,142,749)</b>	<b>2,282,724</b>

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

## Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)  
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### Condensed Interim Financial Statement Unaudited Statement of Changes in Equity For the Nine Months Ended 31 March 2010

#### Bank

	←	Non-Distributable				→	
	Share capital RM'000	Share premium RM'000	Statutory reserve RM'000	Fair value reserve RM'000	Translation reserve RM'000	Accumulated losses RM'000	Total equity RM'000
<b>At 1 July 2008</b>	<b>1,725,490</b>	<b>500,020</b>	<b>508,821</b>	<b>(82,610)</b>	<b>58,630</b>	<b>(1,401,401)</b>	<b>1,308,950</b>
Foreign exchange translation differences	-	-	-	-	(23,071)	-	(23,071)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	73,067	-	-	73,067
Net gain/(loss) recognised directly in equity	-	-	-	73,067	(23,071)	-	49,996
Profit for the year	-	-	-	-	-	160,607	160,607
Total recognised income and expense for the year	-	-	-	73,067	(23,071)	160,607	210,603
Transfer to statutory reserve	-	-	80,303	-	-	(80,303)	-
<b>At 30 June 2009</b>	<b>1,725,490</b>	<b>500,020</b>	<b>589,124</b>	<b>(9,543)</b>	<b>35,559</b>	<b>(1,321,097)</b>	<b>1,519,553</b>
<b>At 1 July 2009</b>	<b>1,725,490</b>	<b>500,020</b>	<b>589,124</b>	<b>(9,543)</b>	<b>35,559</b>	<b>(1,321,097)</b>	<b>1,519,553</b>
Foreign exchange translation differences	-	-	-	-	24,730	-	24,730
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	20,191	-	-	20,191
Net gain recognised directly in equity	-	-	-	20,191	24,730	-	44,921
Profit for the period	-	-	-	-	-	167,663	167,663
Total recognised income for the period	-	-	-	20,191	24,730	167,663	212,584
Convertible Redeemable Non-Cumulative Preference Shares (CRNCPS) issued	540,000	-	-	-	-	-	540,000
<b>At 31 March 2010</b>	<b>2,265,490</b>	<b>500,020</b>	<b>589,124</b>	<b>10,648</b>	<b>60,289</b>	<b>(1,153,434)</b>	<b>2,272,137</b>

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

**Bank Islam Malaysia Berhad (98127-X)**(Incorporated in Malaysia)  
and its subsidiaries**Unaudited Cash Flow Statement  
For the Nine Months Ended 31 March 2010**

	Group		Bank	
	31 March 2010 RM'000	31 March 2009 RM'000	31 March 2010 RM'000	31 March 2009 RM'000
<b>Cash flows from operating activities</b>				
Profit before zakat and tax	237,007	171,031	237,551	167,740
Adjustments for :				
Depreciation of property and equipment	27,938	20,676	27,663	20,503
Amortisation of prepaid lease payment	130	130	130	130
Impairment loss on securities available for sale	234	-	234	-
Allowance for losses on financing	100,297	116,222	100,297	116,222
Dividend from shares and unit trusts	(6,874)	(5,050)	(6,874)	(5,048)
Loss/(Gain) on disposal of property and equipment	717	(234)	717	(234)
Net loss/(gain) on sale of securities held-for-trading	644	(647)	662	(647)
Net (gain)/loss on sale of securities available-for-sale	(13,049)	1,594	(13,049)	1,594
Fair value gain on securities held-for-trading	(6,781)	(4,270)	(6,781)	(4,270)
Accretion of discount less amortisation of premium	(55,464)	(48,228)	(55,464)	(48,228)
Property and equipment written off	3,150	-	3,150	-
Operating profit before changes in assets and liabilities	287,949	251,224	288,236	247,762
Changes in assets and liabilities :				
Deposits and placements with banks and other financial institutions	460,071	(49,666)	460,071	(49,666)
Financing, advances and others	(1,160,071)	(736,625)	(1,160,388)	(736,625)
Statutory deposits with Bank Negara Malaysia	112,729	232,666	112,729	232,666
Bills receivables	453	27,102	453	27,102
Other receivables	89,096	(32,536)	90,392	(23,208)
Deposits from customers	(1,586,040)	2,574,928	(1,585,740)	2,571,939
Bills and acceptance payable	(91,825)	(518,179)	(91,828)	(516,847)
Other liabilities	(129,410)	15,077	(129,379)	9,887
Cash (used in)/generated from operations	(2,017,048)	1,763,991	(2,015,454)	1,763,010
Zakat paid	(4,860)	-	(4,860)	-
Tax paid	(32,433)	(2,042)	(32,084)	-
Tax refund	400	-	-	-
Net cash (used in)/generated from operating activities	(2,053,941)	1,761,949	(2,052,398)	1,763,010
<b>Cash flows from investing activities</b>				
Additional investment in subsidiary	-	-	(5,000)	(5,000)
Purchase of property and equipment	(51,388)	(33,409)	(51,236)	(32,250)
Proceeds from disposal of property and equipment	1,898	234	1,898	234
Dividends received from shares and unit trusts	6,025	4,095	6,025	4,093
Net proceeds from purchase of securities	(2,368,573)	(2,637,015)	(2,368,638)	(2,638,819)
Net cash used in investing activities	(2,412,038)	(2,666,095)	(2,416,951)	(2,671,742)

**Bank Islam Malaysia Berhad (98127-X)**  
(Incorporated in Malaysia)  
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**Unaudited Cash Flow Statement (continued)**  
**For the Nine Months Ended 31 March 2010**

	<b>Group</b>		<b>Bank</b>	
	<b>31 March 2010 RM'000</b>	<b>31 March 2009 RM'000</b>	<b>31 March 2010 RM'000</b>	<b>31 March 2009 RM'000</b>
<b>Cash flows from financing activities</b>				
Proceeds from issuance of Convertible Redeemable Non-Cumulative Preference Shares (CRNCPS)	540,000	-	540,000	-
Redemption of subordinated financing	(100,000)	-	(100,000)	-
Net cash generated from financing activities	<u>440,000</u>	<u>-</u>	<u>440,000</u>	<u>-</u>
Net decrease in cash and cash equivalents	(4,025,979)	(904,146)	(4,029,349)	(908,732)
Cash and cash equivalents as at beginning of year	8,445,587	10,142,422	8,430,872	10,134,055
Exchange difference on translation	24,749	(33,618)	24,733	(33,683)
Cash and cash equivalents as at end of period	<u>4,444,357</u>	<u>9,204,658</u>	<u>4,426,256</u>	<u>9,191,640</u>
Cash and cash equivalents comprise :				
Cash and short term funds	3,644,338	9,204,580	3,626,237	9,191,562
Deposits and placements with bank and other financial institutions	800,019	78	800,019	78
	<u>4,444,357</u>	<u>9,204,658</u>	<u>4,426,256</u>	<u>9,191,640</u>

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

**EXPLANATORY NOTES**

**1. Basis of preparation**

The interim financial statements of the Group and Bank have been prepared in accordance with applicable approved accounting Financial Reporting Standard (FRS) issued by the Malaysian Accounting Standard Board (MASB) as modified by Bank Negara Malaysia Guidelines, accounting 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 2009.

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

**2. Auditor's report on preceding annual financial statements**

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

**3. Seasonality or cyclical of operations.**

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

**4. Unusual items**

There were no unusual items for the nine months ended 31 March 2010.

**5. Changes in accounting estimates**

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

Other than the above change, there was no change in estimate of amount reported in the prior financial years that have a material effect on the nine months ended 31 March 2010 financial statements.

**6. Debt and equity securities**

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

The CRNCPS was subscribed in two tranches, whereby the first tranche of RM324,000,000 was paid-up on 1 July 2009 and the second tranche of RM216,000,000 was paid-up on 13 October 2009. This resulted in an increase in share capital to RM2,265,490,000 as at 31 March 2010 from RM1,725,490,000 as at 30 June 2009.

**7. Cash and short term funds**

	Group		Bank	
	31 March 2010 RM'000	30 June 2009 RM'000	31 March 2010 RM'000	30 June 2009 RM'000
Cash and balances with banks and other financial institutions	389,194	664,645	371,347	650,112
Money at call and interbank placements with remaining maturity not exceeding one month	<u>3,255,144</u>	<u>7,780,942</u>	<u>3,254,890</u>	<u>7,780,760</u>
	<u>3,644,338</u>	<u>8,445,587</u>	<u>3,626,237</u>	<u>8,430,872</u>

**8. Deposits and placements with banks and other financial institutions**

	Group		Bank	
	31 March 2010 RM'000	30 June 2009 RM'000	31 March 2010 RM'000	30 June 2009 RM'000
Licensed Islamic banks	<u>800,019</u>	<u>-</u>	<u>800,019</u>	<u>-</u>
	<u>800,019</u>	<u>-</u>	<u>800,019</u>	<u>-</u>



9. Securities

(i) Securities held-for-trading	Group		Bank	
	31 March 2010 RM'000	30 June 2009 RM'000	31 March 2010 RM'000	30 June 2009 RM'000
<b>At fair value</b>				
<u>Quoted Securities in Malaysia</u>				
Shares	-	47	-	-
<u>Unquoted Securities in Malaysia</u>				
Bank Negara Negotiable Notes	468,210	-	468,210	-
Islamic Commercial Papers	-	137,891	-	137,891
Malaysian Government Investment Issues	95,129	149,737	95,129	149,737
Malaysian Islamic Treasury Bills	19,700	-	19,700	-
Total held-for-trading	<u>583,039</u>	<u>287,675</u>	<u>583,039</u>	<u>287,628</u>
<b>(ii) Securities held-to-maturity</b>				
<b>At amortised cost</b>				
Islamic Debt Securities	176,621	175,050	176,621	175,050
Less: Accumulated impairment loss	(23,067)	(12,287)	(23,067)	(12,287)
Total held-to-maturity	<u>153,554</u>	<u>162,763</u>	<u>153,554</u>	<u>162,763</u>
<b>(iii) Securities available-for-sale</b>				
<b>At fair value</b>				
<u>Quoted Securities In Malaysia</u>				
Unit trust	3,183	3,184	3,183	3,184
Less: Accumulated impairment loss	(562)	(562)	(562)	(562)
	<u>2,621</u>	<u>2,622</u>	<u>2,621</u>	<u>2,622</u>
<b>At fair value</b>				
<u>Quoted Securities outside Malaysia</u>				
Bond	65,240	70,380	65,240	70,380
<b>At fair value</b>				
<u>Unquoted Securities In Malaysia</u>				
Malaysian Government Investment Issues	3,831,844	2,651,555	3,831,844	2,651,555
Islamic Commercial Papers	533,272	453,816	533,272	453,816
Accepted Bills	47,061	107,997	47,061	107,997
Promissory Notes	5,108	5,604	5,108	5,604
Negotiable Islamic Debt Certificates	2,003,930	1,437,982	2,003,930	1,437,982
Islamic Debt Securities	4,139,318	3,735,135	4,139,318	3,735,135
Malaysian Islamic Treasury Bills	31,972	29,819	31,972	29,819
Less: Accumulated impairment loss	(30,879)	(45,154)	(30,879)	(45,154)
	<u>10,561,626</u>	<u>8,376,754</u>	<u>10,561,626</u>	<u>8,376,754</u>
<b>At fair value</b>				
<u>Unquoted securities outside Malaysia</u>				
Islamic Development Bank Unit Trust	1,923	1,923	1,923	1,923
<b>At cost</b>				
<u>Unquoted securities in Malaysia</u>				
Unquoted shares	22,869	26,590	22,869	26,590
Less: Accumulated impairment loss	(14,679)	(15,835)	(14,679)	(15,835)
	<u>8,190</u>	<u>10,755</u>	<u>8,190</u>	<u>10,755</u>
<b>At cost</b>				
<u>Unquoted securities outside Malaysia</u>				
Unquoted shares	2,996	2,996	2,996	2,996
Total available-for-sale	<u>10,642,596</u>	<u>8,465,430</u>	<u>10,642,596</u>	<u>8,465,430</u>

**10. Financing, advances and others**

(i) By type	Group		Bank	
	31 March 2010	30 June 2009	31 March 2010	30 June 2009
	RM'000	RM'000	RM'000	RM'000
Cash line	417,892	164,272	418,209	164,272
Term financing				
House financing	8,471,540	7,136,157	8,471,540	7,136,157
Syndicated financing	73,620	81,329	73,620	81,329
Leasing receivables	576,505	329,189	576,505	329,189
Bridging financing	369,260	299,524	369,260	299,524
Personal financing	3,670,854	2,733,611	3,670,854	2,733,611
Other term financing	3,810,725	3,874,823	3,810,725	3,874,823
Staff financing	296,890	298,368	296,890	298,368
Credit cards	421,991	393,442	421,991	393,442
Trade bills discounted	1,374,755	1,539,200	1,374,755	1,539,200
Trust receipts	119,912	151,672	119,912	151,672
	<u>19,603,944</u>	<u>17,001,587</u>	<u>19,604,261</u>	<u>17,001,587</u>
Less: Unearned income	<u>(7,837,068)</u>	<u>(6,290,584)</u>	<u>(7,837,068)</u>	<u>(6,290,584)</u>
	11,766,876	10,711,003	11,767,193	10,711,003
Less: Allowance for bad and doubtful financing:				
General	(169,359)	(170,844)	(169,359)	(170,844)
Specific	(875,879)	(878,295)	(875,879)	(878,295)
Total net financing, advances and others	<u>10,721,638</u>	<u>9,661,864</u>	<u>10,721,955</u>	<u>9,661,864</u>
(ii) By contract	Group		Bank	
	31 March 2010	30 June 2009	31 March 2010	30 June 2009
	RM'000	RM'000	RM'000	RM'000
Bai' Bithaman Ajil	6,044,322	5,719,619	6,044,322	5,719,619
Ijarah	330,269	289,200	330,269	289,200
Ijarah Muntahiah Bit-Tamleek	25,114	28,367	25,114	28,367
Mudharabah	6,493	8,934	6,493	8,934
Murabahah	1,495,492	1,680,071	1,495,492	1,680,071
At-Tawarruq	1,310,321	167,378	1,310,321	167,378
Bai Al-Inah	2,002,416	2,274,418	2,002,733	2,274,418
Istisna'	552,449	543,016	552,449	543,016
	<u>11,766,876</u>	<u>10,711,003</u>	<u>11,767,193</u>	<u>10,711,003</u>
(iii) By type of customer	Group		Bank	
	31 March 2010	30 June 2009	31 March 2010	30 June 2009
	RM'000	RM'000	RM'000	RM'000
Domestic banking institutions	65	94	65	94
Domestic non-bank financial institutions	13,532	12,459	13,849	12,459
Domestic business enterprise				
- Small medium industries	621,855	867,061	621,855	867,061
- Others	2,379,908	2,093,772	2,379,908	2,093,772
Government & Statutory	114,604	156,910	114,604	156,910
Individuals	8,106,084	7,145,048	8,106,084	7,145,048
Others domestic entities	65,227	17,932	65,227	17,932
Foreign entities	465,601	417,727	465,601	417,727
	<u>11,766,876</u>	<u>10,711,003</u>	<u>11,767,193</u>	<u>10,711,003</u>
(iv) By profit rate sensitivity	Group		Bank	
	31 March 2010	30 June 2009	31 March 2010	30 June 2009
	RM'000	RM'000	RM'000	RM'000
Fixed rate				
Housing financing	2,181,305	2,298,214	2,181,305	2,298,214
Others fixed rate financing	7,713,995	7,462,649	7,714,312	7,462,649
Floating rate	1,871,576	950,140	1,871,576	950,140
	<u>11,766,876</u>	<u>10,711,003</u>	<u>11,767,193</u>	<u>10,711,003</u>

**10. Financing, advances and others**

**(v) By sector**

	Group		Bank	
	31 March	30 June	31 March	30 June
	2010	2009	2010	2009
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	250,907	342,277	250,907	342,277
Mining and quarrying	52	18,835	52	18,835
Manufacturing (including agro-based)	898,095	962,784	898,095	962,784
Electricity, gas and water	140,616	105,367	140,616	105,367
Wholesale & retail trade, and hotels & restaurants	612,747	546,741	612,747	546,741
Construction	739,851	750,994	739,851	750,994
Real estate	162,623	124,565	162,623	124,565
Transport, storage and communications	481,196	360,304	481,196	360,304
Finance, insurance and business activities	210,787	280,621	211,104	280,621
Education, health & others	49,110	67,815	49,110	67,815
Household sector	8,083,768	7,077,728	8,083,768	7,077,728
Other sector	137,124	72,972	137,124	72,972
	<u>11,766,876</u>	<u>10,711,003</u>	<u>11,767,193</u>	<u>10,711,003</u>

**11. Non performing financing, advances and others**

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

	Group and bank	
	31 March	30 June
	2010	2009
	RM'000	RM'000
At 1 July	1,360,449	1,949,904
Addition arising from change to 3 months classification	140,641	-
Classified as non-performing	221,931	228,431
Reclassified as performing	(73,414)	(131,580)
Amount recovered	(148,944)	(184,080)
Amount written off	(172,952)	(540,033)
Exchange differences	(19,595)	37,807
At end of period / year	<u>1,308,116</u>	<u>1,360,449</u>
Less:- Specific allowance	<u>(875,879)</u>	<u>(878,295)</u>
Net non-performing financing, advances and others	<u>432,237**</u>	<u>482,154*</u>
Ratio of net non-performing financing to total net financing, advances and others	<u>3.97%**</u>	<u>4.90%*</u>

Note:

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

\*\* Based on 3 months NPF classification.

**11. Non performing financing, advances and others**

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

	Group		Bank	
	31 March 2010 RM'000	30 June 2009 RM'000	31 March 2010 RM'000	30 June 2009 RM'000
<u>General allowance</u>				
At 1 July	170,844	169,382	170,844	169,382
Exchange differences	(1,485)	1,462	(1,485)	1,462
At end of period / year	<u>169,359</u>	<u>170,844</u>	<u>169,359</u>	<u>170,844</u>
As % of gross financing, advances and others less specific allowance	1.56%	1.74%	1.55%	1.74%

	Group and bank	
	31 March 2010 RM'000	30 June 2009 RM'000
<u>Specific allowance</u>		
At 1 July	878,295	1,228,131
Allowance made	303,222	303,755
Amount recovered	(118,656)	(133,074)
Amount written off	(176,557)	(540,033)
Exchange differences	(10,425)	19,516
At end of period / year	<u>875,879</u>	<u>878,295</u>

**(iii) NPF by sector**

	Group and bank	
	31 March 2010 RM'000	30 June 2009 RM'000
Primary agriculture	38,195	64,900
Mining and quarrying	-	2,130
Manufacturing (including agro-based)	271,095	290,385
Electricity, gas and water	84	75,046
Wholesale & retail trade, and hotels & restaurants	139,930	94,821
Construction	337,429	403,423
Real estate	2,859	8,700
Transport, storage and communications	22,829	13,476
Finance, insurance and business activities	24,432	51,598
Education, health & others	4,989	10,553
Household sector	412,985	338,344
Other sector	53,289	7,073
	<u>1,308,116</u>	<u>1,360,449</u>

**12. Deposits from customers**

**(i) By type of deposit**

	Group		Bank	
	31 March 2010 RM'000	30 June 2009 RM'000	31 March 2010 RM'000	30 June 2009 RM'000
<u>Non-Mudharabah Fund:</u>				
Demand deposits	5,963,617	6,347,081	5,966,080	6,347,908
Savings deposits	2,250,025	2,032,461	2,250,025	2,032,461
Negotiable Islamic Debt Certificates (NIDC)	3,908,024	7,133,790	3,908,654	7,134,987
Others	62,407	60,419	62,407	60,419
	<u>12,184,073</u>	<u>15,573,751</u>	<u>12,187,166</u>	<u>15,575,775</u>
<u>Mudharabah Fund:</u>				
Savings deposits	870,369	680,589	870,369	680,589
General investment deposits	2,740,191	2,535,289	2,740,191	2,535,289
Special investment deposits	7,823,723	6,414,767	7,827,815	6,419,628
Others	235	235	235	235
	<u>11,434,518</u>	<u>9,630,880</u>	<u>11,438,610</u>	<u>9,635,741</u>
	<u>23,618,591</u>	<u>25,204,631</u>	<u>23,625,776</u>	<u>25,211,516</u>

**(ii) By type of customer**

	Group		Bank	
	31 March 2010 RM'000	30 June 2009 RM'000	31 March 2010 RM'000	30 June 2009 RM'000
Government and statutory bodies	5,178,593	5,934,355	5,178,593	5,934,355
Business enterprises	6,546,696	10,486,914	6,546,696	10,486,914
Individuals	4,001,831	3,795,843	4,001,831	3,795,843
Others	7,891,471	4,987,519	7,898,656	4,994,404
	<u>23,618,591</u>	<u>25,204,631</u>	<u>23,625,776</u>	<u>25,211,516</u>

**13. Deposits and placements of banks and other financial institutions**

	Group and Bank	
	31 March 2010 RM'000	30 June 2009 RM'000
Mudharabah:		
Licensed Islamic banks	408,029	8,078
Other financial institutions	60,120	-
	<u>468,149</u>	<u>8,078</u>

**14. Income derived from investment of depositors' funds**

<b>Group</b>	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2010</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of :				
(i) General investment deposits	31,298	30,119	89,795	96,179
(ii) Other deposits	249,234	225,043	749,363	650,825
	<u>280,532</u>	<u>255,162</u>	<u>839,158</u>	<u>747,004</u>

**(i) Income derived from investment of general investment deposits**

	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2010</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Finance income and hibah				
Financing, advances and others	20,365	20,037	57,177	65,450
Held-for-trading	15	67	152	193
Held-to-maturity	101	28	521	90
Available-for-sale	6,181	3,365	17,699	8,881
Money at call and deposits with financial institutions	2,328	5,788	7,730	16,404
	<u>28,990</u>	<u>29,285</u>	<u>83,279</u>	<u>91,018</u>
Accretion of discount less amortisation of premium	1,601	1,129	4,424	4,419
	<u>30,591</u>	<u>30,414</u>	<u>87,703</u>	<u>95,437</u>
Other dealing income				
Net (loss)/gain from sale of securities held-for-trading	11	(247)	(66)	206
Net gain on revaluation of securities held-for-trading	221	113	723	551
	<u>232</u>	<u>(134)</u>	<u>657</u>	<u>757</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	475	(307)	1,327	(161)
Dividend income from securities :				
Unquoted in Malaysia	-	146	108	146
	<u>475</u>	<u>(161)</u>	<u>1,435</u>	<u>(15)</u>
	<u>31,298</u>	<u>30,119</u>	<u>89,795</u>	<u>96,179</u>

**(ii) Income derived from investment of other deposits**

	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2010</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Finance income and hibah				
Financing, advances and others	162,045	149,755	476,160	443,205
Held-for-trading	119	495	1,289	1,271
Held-to-maturity	803	208	4,635	611
Available-for-sale	49,293	25,235	147,648	60,485
Money at call and deposits with financial institutions	18,534	43,352	65,110	111,905
	<u>230,794</u>	<u>219,045</u>	<u>694,842</u>	<u>617,477</u>
Accretion of discount less amortisation of premium	12,789	8,440	36,863	29,566
	<u>243,583</u>	<u>227,485</u>	<u>731,705</u>	<u>647,043</u>
Other dealing income				
Net (loss)/gain from sale of securities held-for-trading	95	(1,872)	(596)	441
Net gain on revaluation of securities held-for-trading	1,767	822	6,058	3,708
	<u>1,862</u>	<u>(1,050)</u>	<u>5,462</u>	<u>4,149</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	3,789	(2,458)	11,294	(1,433)
Dividend income from securities :				
Unquoted in Malaysia	-	1,066	902	1,066
	<u>3,789</u>	<u>(1,392)</u>	<u>12,196</u>	<u>(367)</u>
	<u>249,234</u>	<u>225,043</u>	<u>749,363</u>	<u>650,825</u>

**14. Income derived from investment of depositors' funds**

<b>Bank</b>	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2010</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of :				
(i) General investment deposits	31,267	30,096	89,684	96,060
(ii) Other deposits	249,270	225,122	749,209	650,916
	<u>280,537</u>	<u>255,218</u>	<u>838,893</u>	<u>746,976</u>

**(i) Income derived from investment of general investment deposits**

	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2010</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Finance income and hibah				
Financing, advances and others	20,334	20,014	57,066	65,331
Held-for-trading	15	67	152	193
Held-to-maturity	101	28	521	90
Available-for-sale	6,181	3,365	17,699	8,881
Money at call and deposits with financial institutions	<u>2,328</u>	<u>5,788</u>	<u>7,730</u>	<u>16,404</u>
	28,959	29,262	83,168	90,899
Accretion of discount less amortisation of premium	<u>1,601</u>	<u>1,129</u>	<u>4,424</u>	<u>4,419</u>
	30,560	30,391	87,592	95,318
Other dealing income				
Net (loss)/gain from sale of securities held-for-trading	11	(247)	(66)	206
Net gain on revaluation of securities held-for-trading	<u>221</u>	<u>113</u>	<u>723</u>	<u>551</u>
	232	(134)	657	757
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	475	(307)	1,327	(161)
Dividend income from securities :				
Unquoted in Malaysia	<u>-</u>	<u>146</u>	<u>108</u>	<u>146</u>
	475	(161)	1,435	(15)
	<u>31,267</u>	<u>30,096</u>	<u>89,684</u>	<u>96,060</u>

**(ii) Income derived from investment of other deposits**

	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>	<b>31 March</b>
	<b>2010</b>	<b>2009</b>	<b>2010</b>	<b>2009</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Finance income and hibah				
Financing, advances and others	162,081	149,834	476,006	443,296
Held-for-trading	119	495	1,289	1,271
Held-to-maturity	803	208	4,635	611
Available-for-sale	49,293	25,235	147,648	60,485
Money at call and deposits with financial institutions	<u>18,534</u>	<u>43,352</u>	<u>65,110</u>	<u>111,905</u>
	230,830	219,124	694,688	617,568
Accretion of discount less amortisation of premium	<u>12,789</u>	<u>8,440</u>	<u>36,863</u>	<u>29,566</u>
	243,619	227,564	731,551	647,134
Other dealing income				
Net (loss)/gain from sale of securities held-for-trading	95	(1,872)	(596)	441
Net gain on revaluation of securities held-for-trading	<u>1,767</u>	<u>822</u>	<u>6,058</u>	<u>3,708</u>
	1,862	(1,050)	5,462	4,149
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	3,789	(2,458)	11,294	(1,433)
Dividend income from securities :				
Unquoted in Malaysia	<u>-</u>	<u>1,066</u>	<u>902</u>	<u>1,066</u>
	3,789	(1,392)	12,196	(367)
	<u>249,270</u>	<u>225,122</u>	<u>749,209</u>	<u>650,916</u>

15. Income derived from investment of shareholders' funds

<u>Group</u>	3 months ended		9 months ended	
	31 March 2010 RM'000	31 March 2009 RM'000	31 March 2010 RM'000	31 March 2009 RM'000
Finance income and hibah				
Financing, advances and others	854	801	2,593	2,384
Held-for-trading	-	-	-	-
Available-for-sale	19,516	10,131	55,154	31,185
Money at call and deposits with financial institutions	1,323	9,679	2,355	56,785
	<u>21,693</u>	<u>20,611</u>	<u>60,102</u>	<u>90,354</u>
Accretion of discount less amortisation of premium	3,734	5,770	14,177	14,243
	<u>25,427</u>	<u>26,381</u>	<u>74,279</u>	<u>104,597</u>
Other dealing income				
Net (loss)/gain from foreign exchange transactions	(7,036)	8,392	9,306	19,921
Net gain from sale of securities held-for-trading	-	-	18	-
Net gain on revaluation of securities held-for-trading	-	-	-	11
	<u>(7,036)</u>	<u>8,392</u>	<u>9,324</u>	<u>19,932</u>
Other operating income				
Net gain from sale of securities available-for-sale	-	-	428	-
Unrealised foreign exchange gain on foreign currency cash balance	-	-	-	150
Profit on sale of foreign currencies	764	387	1,812	1,476
Reversal of allowance for doubtful debts	60	60	180	4,430
Gross dividend income from securities :				
Quoted in Malaysia	-	2	-	11
Unit trust in Malaysia	-	-	36	138
Unit trust outside Malaysia	48	-	96	63
Unquoted in Malaysia	-	-	5,732	3,626
	<u>872</u>	<u>449</u>	<u>8,284</u>	<u>9,894</u>
Fees and commission				
Fees	8,067	10,093	33,703	25,988
Commission	13,122	7,055	33,799	18,574
Others	5,327	4,940	10,522	18,333
	<u>26,516</u>	<u>22,088</u>	<u>78,024</u>	<u>62,895</u>
Other Income				
Net (loss)/gain on disposal of property & equipment	(253)	-	(717)	234
Rental Income	(17)	-	(107)	-
Other Income	29	68	61	157
	<u>(241)</u>	<u>68</u>	<u>(763)</u>	<u>391</u>
	<u>45,538</u>	<u>57,378</u>	<u>169,148</u>	<u>197,709</u>



15. Income derived from investment of shareholders' funds

<b>Bank</b>	<b>3 months ended</b>		<b>9 months ended</b>	
	<b>31 March 2010 RM'000</b>	<b>31 March 2009 RM'000</b>	<b>31 March 2010 RM'000</b>	<b>31 March 2009 RM'000</b>
Finance income and hibah				
Financing, advances and others	854	801	2,593	2,384
Available-for-sale	19,516	10,129	55,154	31,205
Money at call and deposits with financial institutions	1,323	9,680	2,355	56,776
	<u>21,693</u>	<u>20,610</u>	<u>60,102</u>	<u>90,365</u>
Accretion of discount less amortisation of premium	3,734	5,770	14,177	14,243
	<u>25,427</u>	<u>26,380</u>	<u>74,279</u>	<u>104,608</u>
Other dealing income				
Net (loss)/gain from foreign exchange transactions	(7,036)	8,392	9,306	19,921
Net gain on revaluation of securities held-for-trading	-	-	-	11
	<u>(7,036)</u>	<u>8,392</u>	<u>9,306</u>	<u>19,932</u>
Other operating income				
Net gain from sale of securities available-for-sale	-	-	428	-
Dividend income from securities :				
Quoted in Malaysia	-	-	-	9
Unit trust in Malaysia	-	-	36	138
Unit trust outside Malaysia	48	-	96	63
Unquoted in Malaysia	-	-	5,732	3,626
	<u>48</u>	<u>-</u>	<u>6,292</u>	<u>3,836</u>
Fees and commission				
Fees	7,831	9,912	33,125	25,423
Commission	13,122	7,055	33,799	18,574
Others	4,624	4,756	8,930	17,700
	<u>25,577</u>	<u>21,723</u>	<u>75,854</u>	<u>61,697</u>
Other Income				
Net (loss)/gain on disposal of property & equipment	(253)	-	(717)	234
Rental Income	-	17	(56)	51
	<u>(253)</u>	<u>69</u>	<u>(773)</u>	<u>337</u>
	<u>43,763</u>	<u>56,564</u>	<u>164,958</u>	<u>190,410</u>

**16. Allowance for losses on financing**

<u>Group &amp; Bank</u>	3 months ended		9 months ended	
	31 March 2010 RM'000	31 March 2009 RM'000	31 March 2010 RM'000	31 March 2009 RM'000
<u>Allowance for bad and doubtful financing</u>				
Specific allowance				
- Provided	89,975	59,481	303,222	194,329
- Written back	(34,891)	(22,665)	(118,656)	(78,107)
Bad debts on financing				
- Recovered	(38,716)	(7,512)	(84,269)	(22,674)
Recovered from Danaharta	-	-	-	(2,426)
	<u>16,368</u>	<u>29,304</u>	<u>100,297</u>	<u>91,122</u>

**17. Income attributable to depositors**

<u>Group</u>	3 months ended		9 months ended	
	31 March 2010 RM'000	31 March 2009 RM'000	31 March 2010 RM'000	31 March 2009 RM'000
Deposits from customers				
- Mudharabah Fund	50,149	48,477	145,551	137,269
- Non-Mudharabah Fund	32,055	60,136	113,954	182,009
Deposits and placement of banks and other financial institutions				
- Mudharabah Fund	2,662	3,207	9,017	8,587
	<u>84,866</u>	<u>111,820</u>	<u>268,522</u>	<u>327,865</u>

**Bank**

Deposits from customers				
- Mudharabah Fund	50,180	48,477	145,622	137,269
- Non-Mudharabah Fund	32,062	60,160	113,988	182,222
Deposits and placements of banks and other financial institutions				
other financial institutions				
- Mudharabah Fund	2,662	3,207	9,017	8,587
	<u>84,904</u>	<u>111,844</u>	<u>268,627</u>	<u>328,078</u>

**18. Capital adequacy**

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

	Group		Bank	
	31 March 2010 RM'000	30 June 2009 RM'000	31 March 2010 RM'000	30 June 2009 RM'000
<u>Tier I capital</u>				
Paid-up share capital	1,725,490	1,725,490	1,725,490	1,725,490
Paid-up Convertible Redeemable Non-Cumulative Preference Shares (CRNCPS)	540,000	-	540,000	-
Share premium	500,020	500,020	500,020	500,020
Accumulated losses	(1,193,127)	(1,309,362)	(1,203,796)	(1,321,097)
Other reserves	589,124	589,124	589,124	589,124
Less : Deferred tax assets	(59,609)	(61,660)	(59,583)	(61,660)
Total Tier-I capital	<u>2,101,898</u>	<u>1,443,612</u>	<u>2,091,255</u>	<u>1,431,877</u>
<u>Tier II capital</u>				
Redeemable Subordinated Mudharabah financing	-	20,000	-	20,000
General allowance for bad and doubtful financing	169,359	170,844	169,359	170,844
Total Tier-II capital	<u>169,359</u>	<u>190,844</u>	<u>169,359</u>	<u>190,844</u>
Total capital	2,271,257	1,634,456	2,260,614	1,622,721
Less: Investment in subsidiaries	-	-	(25,127)	(20,127)
Capital base	<u>2,271,257</u>	<u>1,634,456</u>	<u>2,235,487</u>	<u>1,602,594</u>
Core capital ratio	15.79%	12.25%	15.74%	12.16%
Risk-weighted capital ratio	17.06%	13.87%	16.83%	13.61%

**18. Capital adequacy, continued**

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

Group	31 March 2010		30 June 2009	
	Principal RM'000	Risk- Weighted RM'000	Principal RM'000	Risk- Weighted RM'000
0%	8,622,257	-	12,780,112	-
10%	-	-	-	-
20%	6,353,557	1,270,711	4,369,521	873,904
35%	1,191,552	417,043	1,032,442	361,355
50%	1,044,794	522,397	1,066,594	533,297
75%	5,798,540	4,348,905	5,028,748	3,771,561
100%	3,921,695	3,921,695	3,694,249	3,694,249
150%	621,457	932,186	553,569	830,353
Total risk-weighted assets for credit risk	27,553,851	11,412,937	28,525,235	10,064,719
Total risk-weighted assets for market risk	-	292,290	-	313,419
Total risk-weighted assets for operational risk	-	1,609,176	-	1,403,225
Total risk-weighted assets	<u>27,553,851</u>	<u>13,314,403</u>	<u>28,525,235</u>	<u>11,781,363</u>
<b>Bank</b>				
0%	8,604,492	-	12,765,585	-
10%	-	-	-	-
20%	6,353,557	1,270,711	4,369,333	873,866
35%	1,191,552	417,043	1,032,442	361,355
50%	1,044,459	522,229	1,066,594	533,297
75%	5,798,540	4,348,905	5,028,748	3,771,561
100%	3,915,038	3,915,038	3,688,575	3,688,575
150%	621,457	932,186	553,569	830,353
Total risk-weighted assets for credit risk	27,529,094	11,406,112	28,504,846	10,059,007
Total risk-weighted assets for market risk	-	300,041	-	316,631
Total risk-weighted assets for operational risk	-	1,576,264	-	1,397,202
Total risk-weighted assets	<u>27,529,094</u>	<u>13,282,418</u>	<u>28,504,846</u>	<u>11,772,840</u>

**19. Commitments and contingencies**

<b>Group and Bank</b>	<b>Principal amount RM'000</b>	<b>Credit equivalent amount RM'000</b>	<b>Risk weighted amount RM'000</b>
<b>31 March 2010</b>			
Direct credit substitutes	491,409	491,409	470,518
Assets sold with recourse	242	242	242
Transaction-related contingent items	731,532	365,766	330,595
Short term self-liquidating trade related contingencies	280,458	56,092	27,448
Other commitments, such as formal standby facilities and credit line, with an original maturity of:			
- exceeding one year	339,937	169,968	148,988
- not exceeding one year	35,946	7,189	8,059
Unutilised credit card lines	420,930	84,186	63,139
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively for automatic cancellation due to deterioration in a borrower's creditworthiness	4,492,872	-	-
	<u>6,793,326</u>	<u>1,174,852</u>	<u>1,048,990</u>
Derivative Financial Instruments			
Foreign exchange related contracts			
- Less than one year	2,720,323	44,681	12,326
Profit rate related contracts			
- Less than one year	-	-	-
- One year to less than five years	770,906	39,029	7,806
	<u>3,491,229</u>	<u>83,710</u>	<u>20,132</u>
Other Treasury-related Exposures			
Obligations under an on-going underwriting agreement	55,000	27,500	27,500
	<u>55,000</u>	<u>27,500</u>	<u>27,500</u>
<b>Total</b>	<u><u>10,339,555</u></u>	<u><u>1,286,062</u></u>	<u><u>1,096,622</u></u>

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

**20. Profit Rate Risk**

<b>Group</b>	←----- 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				
<b>31 March 2010</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>Assets</b>									
Cash, short term funds and deposits & placements with banks & other financial institutions	4,073,010	-	-	-	-	371,347	-	4,444,357	2.01
<b>Securities</b>									
- Held-for-trading	-	-	-	-	-	-	583,039	583,039	0.42
- Held-to-maturity	-	-	-	85,092	68,462	-	-	153,554	4.43
- Available-for-sale	1,381,725	874,434	1,211,642	5,139,068	2,035,727	-	-	10,642,596	3.49
<b>Financing, advances &amp; others</b>									
- performing	708,296	641,204	679,688	2,478,064	5,782,149	-	-	10,289,401	7.23
- non-performing	-	-	-	-	-	432,237	-	432,237	-
Other assets	-	-	-	-	-	277,878	-	277,878	-
<b>Total Assets</b>	<b>6,163,031</b>	<b>1,515,638</b>	<b>1,891,330</b>	<b>7,702,224</b>	<b>7,886,338</b>	<b>1,081,462</b>	<b>583,039</b>	<b>26,823,062</b>	
<b>Liabilities</b>									
Deposits from customers	11,471,135	1,075,949	337,879	1,584,511	-	9,149,117	-	23,618,591	1.71
Deposits & placement of banks & other financial institutions	461,451	-	-	6,698	-	-	-	468,149	1.43
Bills & acceptance payable	191,387	-	-	-	-	-	-	191,387	2.40
Other liabilities	-	-	-	-	-	262,211	-	262,211	-
<b>Total Liabilities</b>	<b>12,123,973</b>	<b>1,075,949</b>	<b>337,879</b>	<b>1,591,209</b>	<b>-</b>	<b>9,411,328</b>	<b>-</b>	<b>24,540,338</b>	
Shareholders' equity	-	-	-	-	-	2,282,724	-	2,282,724	
<b>Total Liabilities and shareholders equity</b>	<b>12,123,973</b>	<b>1,075,949</b>	<b>337,879</b>	<b>1,591,209</b>	<b>-</b>	<b>11,694,052</b>	<b>-</b>	<b>26,823,062</b>	
On balance sheet profit sensitivity gap	(5,960,942)	439,689	1,553,451	6,111,015	7,886,338	(10,612,590)	583,039	-	
Off balance sheet profit sensitivity gap (Profit rate swaps)	500,000	100,000	-	(600,000)	-	-	-	-	
<b>Total profit sensitivity gap</b>	<b>(5,460,942)</b>	<b>539,689</b>	<b>1,553,451</b>	<b>5,511,015</b>	<b>7,886,338</b>	<b>(10,612,590)</b>	<b>583,039</b>	<b>-</b>	

**20. Profit Rate Risk, continued**

<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			
<b>30 June 2009</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>Assets</b>									
Cash, short term funds and deposits & placements with banks & other financial institutions	7,795,293	182	-	-	-	650,112	-	8,445,587	2.76
<b>Securities</b>									
-Held-for-trading	-	-	-	-	-	-	287,675	287,675	2.09
-Held-to-maturity	-	7,760	-	155,003	-	-	-	162,763	2.39
-Available-for-sale	330,554	1,080,040	1,124,752	3,303,180	2,626,904	-	-	8,465,430	3.92
<b>Financing, advances &amp; others</b>									
- performing	711,659	868,035	544,284	2,116,720	4,939,012	-	-	9,179,710	7.73
- non-performing	-	-	-	-	-	482,154	-	482,154	-
Other assets	-	-	-	-	-	465,188	-	465,188	-
<b>Total Assets</b>	<b>8,837,506</b>	<b>1,956,017</b>	<b>1,669,036</b>	<b>5,574,903</b>	<b>7,565,916</b>	<b>1,597,454</b>	<b>287,675</b>	<b>27,488,507</b>	
<b>Liabilities</b>									
Deposits from customers	9,758,073	2,797,708	2,015,425	1,511,812	-	9,121,613	-	25,204,631	2.12
Deposits & placement of banks & other financial institutions	8,078	-	-	-	-	-	-	8,078	3.76
Bills & acceptance payable	283,212	-	-	-	-	-	-	283,212	3.20
Subordinated financing	-	-	-	100,000	-	-	-	100,000	2.75
Other liabilities	-	-	-	-	-	361,404	-	361,404	-
<b>Total Liabilities</b>	<b>10,049,363</b>	<b>2,797,708</b>	<b>2,015,425</b>	<b>1,611,812</b>	<b>-</b>	<b>9,483,017</b>	<b>-</b>	<b>25,957,325</b>	
Shareholders' equity	-	-	-	-	-	1,531,182	-	1,531,182	
<b>Total Liabilities and shareholders equity</b>	<b>10,049,363</b>	<b>2,797,708</b>	<b>2,015,425</b>	<b>1,611,812</b>	<b>-</b>	<b>11,014,199</b>	<b>-</b>	<b>27,488,507</b>	
On balance sheet profit sensitivity gap	(1,211,857)	(841,691)	(346,389)	3,963,091	7,565,916	(9,416,745)	287,675	-	
Off balance sheet profit sensitivity gap (Profit rate swaps)	-	100,000	-	(100,000)	-	-	-	-	
<b>Total profit sensitivity gap</b>	<b>(1,211,857)</b>	<b>(741,691)</b>	<b>(346,389)</b>	<b>3,863,091</b>	<b>7,565,916</b>	<b>(9,416,745)</b>	<b>287,675</b>	<b>-</b>	

**20. Profit Rate Risk, continued**

<b>Bank</b>	← 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				
<b>31 March 2010</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>Assets</b>									
Cash, short term funds and deposits & placements with banks & other financial institutions	4,054,909	-	-	-	-	371,347	-	4,426,256	1.96
<b>Securities</b>									
- Held-for-trading	-	-	-	-	-	-	583,039	583,039	0.42
- Held-to-maturity	-	-	-	85,092	68,462	-	-	153,554	4.43
- Available-for-sale	1,381,725	874,434	1,211,642	5,139,068	2,035,727	-	-	10,642,596	3.49
<b>Financing, advances &amp; others</b>									
- performing	708,613	641,204	679,688	2,478,064	5,782,149	-	-	10,289,718	7.23
- non-performing	-	-	-	-	-	432,237	-	432,237	-
Other assets	-	-	-	-	-	296,530	-	296,530	-
<b>Total Assets</b>	<b>6,145,247</b>	<b>1,515,638</b>	<b>1,891,330</b>	<b>7,702,224</b>	<b>7,886,338</b>	<b>1,100,114</b>	<b>583,039</b>	<b>26,823,930</b>	
<b>Liabilities</b>									
Deposits from customers	11,475,315	1,078,954	337,879	1,584,511	-	9,149,117	-	23,625,776	1.71
Deposits & placement of banks & other financial institutions	461,451	-	-	6,698	-	-	-	468,149	1.43
Bills & acceptance payable	197,641	-	-	-	-	-	-	197,641	2.40
Other liabilities	-	-	-	-	-	260,227	-	260,227	-
<b>Total Liabilities</b>	<b>12,134,407</b>	<b>1,078,954</b>	<b>337,879</b>	<b>1,591,209</b>	<b>-</b>	<b>9,409,344</b>	<b>-</b>	<b>24,551,793</b>	
Shareholders' equity	-	-	-	-	-	2,272,137	-	2,272,137	
<b>Total Liabilities and shareholders equity</b>	<b>12,134,407</b>	<b>1,078,954</b>	<b>337,879</b>	<b>1,591,209</b>	<b>-</b>	<b>11,681,481</b>	<b>-</b>	<b>26,823,930</b>	
On balance sheet profit sensitivity gap	(5,989,160)	436,684	1,553,451	6,111,015	7,886,338	(10,581,367)	583,039	-	
Off balance sheet profit sensitivity gap (Profit rate swaps)	500,000	100,000	-	(600,000)	-	-	-	-	
<b>Total profit sensitivity gap</b>	<b>(5,489,160)</b>	<b>536,684</b>	<b>1,553,451</b>	<b>5,511,015</b>	<b>7,886,338</b>	<b>(10,581,367)</b>	<b>583,039</b>	<b>-</b>	

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**20. Profit Rate Risk, continued**

<b>Bank</b>	← 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				
<b>30 June 2009</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>Assets</b>									
Cash, short term funds and deposits & placements with banks & other financial institutions	7,780,760	-	-	-	-	650,112	-	8,430,872	2.74
<b>Securities</b>									
-Held-for-trading	-	-	-	-	-	-	287,628	287,628	2.04
-Held-to-maturity	-	7,760	-	155,003	-	-	-	162,763	2.39
-Available-for-sale	330,554	1,080,040	1,124,752	3,303,180	2,626,904	-	-	8,465,430	3.92
<b>Financing, advances &amp; others</b>									
- performing	711,659	868,035	544,284	2,116,720	4,939,012	-	-	9,179,710	7.73
- non-performing	-	-	-	-	-	482,154	-	482,154	-
Other assets	-	-	-	-	-	479,647	-	479,647	-
<b>Total Assets</b>	<b>8,822,973</b>	<b>1,955,835</b>	<b>1,669,036</b>	<b>5,574,903</b>	<b>7,565,916</b>	<b>1,611,913</b>	<b>287,628</b>	<b>27,488,204</b>	
<b>Liabilities</b>									
Deposits from customers	9,764,204	2,798,463	2,015,425	1,511,812	-	9,121,612	-	25,211,516	2.12
Deposits & placement of banks & other financial institutions	8,078	-	-	-	-	-	-	8,078	3.76
Bills & acceptance payable	289,469	-	-	-	-	-	-	289,469	3.20
Subordinated financing	-	-	-	100,000	-	-	-	100,000	2.75
Other liabilities	-	-	-	-	-	359,588	-	359,588	-
<b>Total Liabilities</b>	<b>10,061,751</b>	<b>2,798,463</b>	<b>2,015,425</b>	<b>1,611,812</b>	<b>-</b>	<b>9,481,200</b>	<b>-</b>	<b>25,968,651</b>	
Shareholders' equity	-	-	-	-	-	1,519,553	-	1,519,553	
<b>Total Liabilities and shareholders equity</b>	<b>10,061,751</b>	<b>2,798,463</b>	<b>2,015,425</b>	<b>1,611,812</b>	<b>-</b>	<b>11,000,753</b>	<b>-</b>	<b>27,488,204</b>	
On balance sheet profit sensitivity gap	(1,238,778)	(842,628)	(346,389)	3,963,091	7,565,916	(9,388,840)	287,628	-	
Off balance sheet profit sensitivity gap (Profit rate swaps)	-	100,000	-	(100,000)	-	-	-	-	
<b>Total profit sensitivity gap</b>	<b>(1,238,778)</b>	<b>(742,628)</b>	<b>(346,389)</b>	<b>3,863,091</b>	<b>7,565,916</b>	<b>(9,388,840)</b>	<b>287,628</b>	<b>-</b>	