

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
and its subsidiaries

Condensed Interim Financial Statement Balance Sheet as at 31 March 2008

	Note	Group		Bank	
		31 March 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 RM'000
ASSETS					
Cash and short term funds	7	7,424,791	6,005,290	7,414,232	5,994,692
Deposits and placements with banks and other and other financial institutions	8	1,175,000	149,479	1,175,000	149,479
Securities:					
<i>Held-for-trading</i>	9 (i)	71,176	322,160	70,620	321,563
<i>Held-to-maturity</i>	9 (ii)	92,976	132,061	92,976	132,061
<i>Available-for-sale</i>	9 (iii)	2,854,952	3,427,540	2,854,075	3,426,915
Financing, advances and other loans	10	8,949,181	8,452,016	8,949,181	8,502,016
Other assets		100,836	84,225	99,506	73,580
Statutory deposit with Bank Negara Malaysia		436,467	396,639	436,467	396,639
Investment in subsidiary companies		-	-	5,947	5,947
Property, plant and equipment		143,779	85,298	143,440	85,107
Current tax asset		33,613	33,595	33,178	33,178
Total Assets		21,282,771	19,088,303	21,274,622	19,121,177
LIABILITIES AND EQUITY					
Deposits from customers	12	18,573,736	17,577,661	18,585,524	17,616,899
Deposits and placements of banks and other financial institutions	13	83,682	33,991	83,682	33,991
Bills payables		872,697	109,189	878,611	109,189
Other liabilities		334,022	215,449	332,727	213,991
Zakat		11,425	2,902	8,229	2,893
Subordinated financing		100,000	100,000	100,000	100,000
Total Liabilities		19,975,562	18,039,192	19,988,773	18,076,963
Equity					
Share capital		1,725,490	1,725,490	1,725,490	1,725,490
Reserves		(418,281)	(676,379)	(439,641)	(681,276)
Total Equity		1,307,209	1,049,111	1,285,849	1,044,214
Minority interests		-	-	-	-
Total Equity and Liabilities		21,282,771	19,088,303	21,274,622	19,121,177
COMMITMENTS AND CONTINGENCIES	19	9,011,131	4,937,223	9,011,131	4,937,223
CAPITAL ADEQUACY	18				
Core capital ratio		10.61%	10.42%	10.60%	10.39%
Risk-weighted capital ratio		12.64%	12.77%	12.58%	12.69%

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 2007.

Bank Islam Malaysia Berhad (98127-X)

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Condensed Interim Financial Statement**Income Statements****For the Third Quarter Ended 31 March 2008**

<u>Group</u>	Note	3 months ended		9 months ended	
		31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Income derived from investment of depositors' funds and others	14	222,231	242,226	686,301	647,596
Income derived from investment of shareholders' funds	15	68,909	52,106	198,801	85,099
Allowance for losses on debt and financing	16	(10,648)	20,253	28,176	42,623
Reversal/(Impairment) loss		-	950	(10,204)	75,952
Profit equalisation reserve		4,541	(76,915)	(7,866)	(73,351)
Direct expenses		(3,104)	(2,193)	(8,150)	(9,475)
Total distributable income		281,929	236,427	887,058	768,444
Income attributable to the depositors	17	(102,126)	(111,796)	(313,238)	(298,173)
Total net income		179,803	124,631	573,820	470,271
Other operating expenses		(108,323)	(91,113)	(305,852)	(244,247)
Impairment loss on property, plant and equipment		-	-	-	(11,424)
Finance cost		(258)	(1,030)	(2,403)	(16,567)
Profit/(Loss) before zakat and taxation		71,222	32,488	265,565	198,033
Zakat		(1,502)	(1,050)	(7,732)	(3,153)
Taxation		(3,321)	14,399	(4,149)	(178)
Profit/(Loss) after zakat and taxation		66,399	45,837	253,684	194,702
Attributable to:					
Equity holders of the Bank		66,399	45,837	253,684	194,702
Minority interest		-	-	-	-
Profit/(Loss) for the year		66,399	45,837	253,684	194,702

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 2007.

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
and its subsidiaries

**Condensed Interim Financial Statement
Income Statements
For the Third Quarter Ended 31 March 2008**

	Note	3 months ended		9 months ended	
		31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Income derived from investment of depositors' funds and others	14	222,361	242,714	687,567	649,009
Income derived from investment of shareholders' funds	15	59,842	50,774	174,089	81,659
Allowance for losses on debt and financing	16	(10,648)	20,253	28,176	42,623
Reversal/(Impairment) loss		-	950	(10,204)	75,952
Profit equalisation reserve		4,542	(76,915)	(7,866)	(73,351)
Direct expenses		(3,105)	(2,193)	(8,150)	(9,475)
Total distributable income		272,992	235,583	863,612	766,417
Income attributable to the depositors	17	(102,132)	(111,921)	(313,316)	(298,692)
Total net income		170,860	123,662	550,296	467,725
Other operating expenses		(107,095)	(87,730)	(302,067)	(238,996)
Impairment loss on property, plant and equipment		-	-	-	(11,424)
Finance cost		(259)	(1,030)	(2,403)	(16,567)
Profit/(Loss) before zakat and taxation		63,506	34,902	245,826	200,738
Zakat		(1,500)	(1,050)	(7,724)	(3,150)
Taxation		-	14,407	(859)	(184)
Profit/(Loss) after zakat and taxation		62,006	48,259	237,243	197,404

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 2007.

Bank Islam Malaysia Berhad (98127-X)

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and its subsidiaries

Condensed Interim Financial Statement Statement of Changes in Equity For the Third Quarter Ended 31 March 2008

Group	Attributable to shareholders of the Bank						Total	Minority interest	Total Equity
	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 2006	880,000	331,375	200,533	(6,650)	15,390	(1,668,690)	(248,042)		(248,042)
Foreign exchange translation differences	-	-	-	-	45,068	-	45,068	-	45,068
Net loss on hedge of net investment in foreign operation	-	-	-	-	(21,990)	-	(21,990)	-	(21,990)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	33,495	-	-	33,495	-	33,495
Net gains recognised directly in equity	-	-	-	33,495	23,078	-	56,573	-	56,573
Profit for the year	-	-	-	-	-	226,445	226,445	-	226,445
Total recognised income and expense for the year	-	-	-	33,495	23,078	226,445	283,018	-	283,018
Transfer to statutory reserve	-	-	125,644	-	-	(125,644)	-	-	-
Share issued	845,490	168,645	-	-	-	-	1,014,135	-	1,014,135
At 30 June 2007	1,725,490	500,020	326,177	26,845	38,468	(1,567,889)	1,049,111	-	1,049,111
At 1 July 2007	1,725,490	500,020	326,177	26,845	38,468	(1,567,889)	1,049,111	-	1,049,111
Foreign exchange translation differences	-	-	-	-	52,434	-	52,434	-	52,434
Net loss on hedge of net investment in foreign operation	-	-	-	-	(25,850)	-	(25,850)	-	(25,850)
Fair value gain on revaluation of securities available-for-sale	-	-	-	(22,170)	-	-	(22,170)	-	(22,170)
Net profit for the half year	-	-	-	-	-	253,684	253,684	-	253,684
At 31 March 2008	1,725,490	500,020	326,177	4,675	65,052	(1,314,205)	1,307,209	-	1,307,209

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 2007.

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)

and its subsidiaries

Condensed Interim Financial Statement Statement of Changes in Equity For the Third Quarter Ended 31 March 2008

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 2006	880,000	331,375	200,533	(6,650)	15,418	(1,698,516)	(277,840)	
Foreign exchange translation differences	-	-	-	-	45,126	-	45,126	
Net loss on hedge of net investment in foreign operation	-	-	-	-	(21,990)	-	(21,990)	
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	33,495	-	-	33,495	
Net gains recognised directly in equity	-	-	-	33,495	23,136	-	56,631	
Profit for the year	-	-	-	-	-	251,288	251,288	
Total recognised income and expense for the year	-	-	-	33,495	23,136	251,288	307,919	
Transfer to statutory reserve	-	-	125,644	-	-	(125,644)	-	
Share issued	845,490	168,645	-	-	-	-	1,014,135	
At 30 June 2007	1,725,490	500,020	326,177	26,845	38,554	(1,572,872)	1,044,214	
At 1 July 2007	1,725,490	500,020	326,177	26,845	38,554	(1,572,872)	1,044,214	
Foreign exchange translation differences	-	-	-	-	52,412	-	52,412	
Net loss on hedge of net investment in foreign operation	-	-	-	-	(25,850)	-	(25,850)	
Fair value gain on revaluation of securities available-for-sale	-	-	-	(22,170)	-	-	(22,170)	
Net profit for the half year	-	-	-	-	-	237,243	237,243	
At 31 March 2008	1,725,490	500,020	326,177	4,675	65,116	(1,335,629)	1,285,849	

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 2007.

Bank Islam Malaysia Berhad (98127-X)(Incorporated in Malaysia)
and its subsidiaries**Condensed Interim Financial Statement****Cash Flow Statement****For the Third Quarter Ended 31 March 2008**

	Group		Bank	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Cash flows from operating activities				
Profit before zakat and taxation	265,565	198,033	245,826	200,738
Adjustments for :				
Depreciation of property, plant and equipment	15,712	6,726	15,606	6,554
Impairment loss on property, plant and equipment	-	11,424	-	11,424
Impairment loss on securities available for sale	22,572	-	22,572	-
Allowance for losses on financing	158,666	183,066	158,666	183,067
Allowance for doubtful debt	-	129	-	129
Reversal of impairment loss on securities available for sale	-	(75,952)	-	(75,952)
Reversal of impairment loss on securities held to maturity	(12,368)	-	(12,368)	-
Write back of allowance for losses on financing	(134,673)	(206,315)	(134,673)	(206,315)
Loss/(Gain) on disposal of property, plant and equipments	(1)	7	1	7
Net loss on sale of securities held-for-trading	141	211	141	211
Net gain on sale of securities available-for-sale	(1,970)	(7,794)	(1,970)	221
Fair value gain on securities held-for-trading	(937)	(7,141)	(977)	(7,126)
Amortisation of premium less accretion of discount	(21,152)	(41,201)	(21,106)	(41,125)
Dividend income from securities available for sale	(60,317)	(29,338)	(60,305)	(30,885)
Dividend income from securities held for trading	(2,061)	(93)	(1,929)	(178)
Dividend income from securities held to maturity	(1,899)	(744)	(1,899)	(742)
Operating profit before working capital changes	227,278	31,018	207,585	40,028
Changes in working capital :				
Deposits and placements with banks and Other financial institutions	23,841	193,855	23,841	193,855
Financing, advances and other loans	(521,158)	286,460	(471,158)	258,721
Statutory deposits with Bank Negara Malaysia	(39,828)	43,349	(39,828)	43,349
Bill receivables	(15,668)	(40,153)	(15,668)	(40,153)
Other receivables	(942)	(203,008)	(10,258)	(202,152)
Deposits from customers	996,075	1,943,840	968,625	1,925,548
Bills and acceptance payable	763,507	35,803	769,422	35,803
Other payables	118,605	291,510	118,736	306,921
Cash generated from/ (used in) operations	1,551,710	2,582,674	1,551,297	2,561,920
Income taxes paid	(161)	(21,756)	-	(21,750)
Zakat paid	(2,388)	(4,919)	(2,388)	(4,876)
Net cash generated from/ (used in) operating activities	1,549,161	2,555,999	1,548,909	2,535,294

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Condensed Interim Financial Statement, cont'
Cash Flow Statement
For the Third Quarter Ended 31 March 2008

	Group		Bank	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Cash flows from investing activities				
Purchase of property, plant and equipment	(74,137)	(23,207)	(73,883)	(24,628)
Proceeds from disposal of property, plant and equipment	3	2	1	2
Dividend received from securities available for sale	59,458	29,338	59,446	29,288
Dividend received from securities held for trading	2,061	93	1,929	13
Dividend received from securities held to maturity	1,899	744	1,899	742
Net (purchase)/disposal of securities	857,174	(1,199,215)	857,379	(1,199,123)
Net cash (used in)/ generated from investing activities	846,458	(1,192,245)	846,771	(1,193,706)
Cash flows from financing activities				
Proceeds from issuance of shares	-	1,014,588	-	1,014,588
Fees paid on restricted issuance of shares	-	(453)	-	(453)
Net cash generated from financing activities	-	1,014,135	-	1,014,135
Net decrease in cash and cash equivalents	2,395,619	2,377,889	2,395,680	2,355,723
Cash and cash equivalents at beginning of year	6,154,769	2,877,974	6,144,171	2,866,488
Exchange difference on translation	49,403	45,126	49,381	54,077
Cash and cash equivalents at end of period(31/03/2008)	8,599,791	5,300,989	8,589,232	5,276,288
Cash and cash equivalents comprise :				
Cash and short term funds	7,424,791	5,011,288	7,414,232	5,276,288
Deposits and placements with Bank and others financial institutions	1,175,000	289,701	1,175,000	-
	8,599,791	5,300,989	8,589,232	5,276,288

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 2007.

EXPLANATORY NOTES

1 Basis of preparation

The interim financial statements of the Group and Bank have been prepared in accordance with applicable approved accounting standards for entities other than private entities 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 requirement. The interim financial statements should be read in conjunction with the Annual Financial Statements for the financial year ended 30 June 2007.

The accounting policies and method of computation in the half year financial accounts are similar to that adopted in the annual financial statements for the financial year ended 30 June 2007.

2 Auditor's report on preceding annual financial statements

The auditor's report on the financial statements for the financial year ended 30 June 2007 was not qualified. The financial statements for the financial year ended 30 June 2007 have been 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 2008

5 Changes in accounting estimates

There was no change in estimate of amount reported in the prior financial years that have a material effect on the third quarter ended 31 March 2008.

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 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 RM'000
Cash and balances with banks and other financial institutions	437,082	416,150	427,042	405,552
Money at call and deposits placements maturing within one month	6,987,709	5,589,140	6,987,190	5,589,140
	<u>7,424,791</u>	<u>6,005,290</u>	<u>7,414,232</u>	<u>5,994,692</u>

8 Deposit and placement with Bank and other financial institutions

	Group		Bank	
	31 March 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 RM'000
Licensed banks	-	49,479	-	49,479
Licensed merchant banks	-	-	-	-
Licensed finance companies	1,175,000	100,000	1,175,000	100,000
	<u>1,175,000</u>	<u>149,479</u>	<u>1,175,000</u>	<u>149,479</u>

9 Securities

(i) Securities held-for-trading	Group		Bank	
	31 March 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 RM'000
At fair value				
<u>Quoted Securities in Malaysia</u>				
Shares	556	24,000	-	23,403
<u>Unquoted Securities in Malaysia</u>				
Bank Negara Negotiable Note	-	99,744	-	99,744
Islamic Commercial papers	70,620	-	70,620	-
Malaysian Government Investment Issue	-	15,231	-	15,231
Islamic Debt Securities	-	16,909	-	16,909
Acceptance Bill - i	-	166,276	-	166,276
Total held-for-trading	<u>71,176</u>	<u>322,160</u>	<u>70,620</u>	<u>321,563</u>
(ii) Securities held-to-maturity				
At amortised cost				
<u>Unquoted securities in Malaysia</u>				
Islamic Debt Securities	111,256	162,709	111,256	162,709
Less: Accumulated impairment loss	(18,280)	(30,648)	(18,280)	(30,648)
Total held-to-maturity	<u>92,976</u>	<u>132,061</u>	<u>92,976</u>	<u>132,061</u>
(iii) Securities available-for-sale				
At fair value				
<u>Quoted Securities In Malaysia</u>				
Unit Trust	4,060	3,808	3,183	3,183
Less: Impairment loss	(462)	(462)	(462)	(462)
	<u>3,598</u>	<u>3,346</u>	<u>2,721</u>	<u>2,721</u>
<u>Quoted Securities outside Malaysia</u>				
Bond	15,970	17,263	15,970	17,263
At fair value				
<u>Unquoted Securities In Malaysia</u>				
Malaysian Government Investment Issues	779,636	791,304	779,636	791,304
Islamic Commercial Papers	96,002	113,715	96,002	113,715
Accepted Bills	75,804	233,166	75,804	233,166
Promissory Notes	5,604	6,022	5,604	6,022
Negotiable Islamic Debt Certificate	318,747	1,385,542	318,747	1,385,542
Islamic Debt Securities	1,537,828	827,530	1,537,828	827,530
Less: Impairment loss	(57,521)	(34,950)	(57,521)	(34,950)
	<u>2,756,100</u>	<u>3,322,329</u>	<u>2,756,100</u>	<u>3,322,329</u>
<u>Unquoted securities outside Malaysia</u>				
Islamic Development Bank Unit Trust	1,928	1,928	1,928	1,928
Islamic Debt Securities	63,880	69,199	63,880	69,199
	<u>65,808</u>	<u>71,127</u>	<u>65,808</u>	<u>71,127</u>
At cost				
<u>Unquoted securities in Malaysia</u>				
Unquoted shares	24,853	26,016	24,853	26,016
Less: Impairment loss	(14,373)	(15,536)	(14,373)	(15,536)
	<u>10,480</u>	<u>10,480</u>	<u>10,480</u>	<u>10,480</u>
<u>Unquoted securities outside Malaysia</u>				
Unquoted shares	25,354	27,163	25,354	27,163
Less: impairment loss	(22,358)	(24,168)	(22,358)	(24,168)
	<u>2,996</u>	<u>2,995</u>	<u>2,996</u>	<u>2,995</u>
Total available-for-sale	<u>2,854,952</u>	<u>3,427,540</u>	<u>2,854,075</u>	<u>3,426,915</u>

10 Financing, advances and other loans

(i) By type	Group		Bank	
	31 March 2008	30 June 2007	31 March 2008	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Cash line	329,320	135,221	329,320	135,221
Term financing				
House financing	5,661,516	5,694,890	5,661,516	5,694,890
Syndicated financing	109,521	180,182	109,521	180,182
Lease receivables	162,264	398,807	162,264	398,807
Bridging financing	377,345	658,083	377,345	658,083
Personal financing	2,254,128	1,960,359	2,254,128	1,960,359
Other term financing	4,060,949	4,151,390	4,060,949	4,201,390
Staff financing	294,803	293,624	294,803	293,624
Credit/charge cards	322,051	253,498	322,051	253,498
Revolving credit	1,747,810	1,018,506	1,747,810	1,018,506
	<u>15,319,707</u>	<u>14,744,560</u>	<u>15,319,707</u>	<u>14,794,560</u>
Less: Unearned income	(5,015,794)	(4,906,263)	(5,015,794)	(4,906,263)
	<u>10,303,913</u>	<u>9,838,297</u>	<u>10,303,913</u>	<u>9,888,297</u>
Less: Allowance for bad and doubtful financing:				
General	(168,966)	(170,461)	(168,966)	(170,461)
Specific	(1,185,766)	(1,215,820)	(1,185,766)	(1,215,820)
Total net financing, advances and other loans	<u>8,949,181</u>	<u>8,452,016</u>	<u>8,949,181</u>	<u>8,502,016</u>
(ii) By contract	Group		Bank	
	31 March 2008	30 June 2007	31 March 2008	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Bai-Bithaman Ajil	5,539,315	5,871,862	5,539,315	5,871,862
Bai-Al-Inah	560,390	415,328	560,390	415,328
Ijarah	275,039	157,855	275,039	157,855
Ijarah Muntahia Bittamlik	10,000	184,379	10,000	184,379
Mudharabah	17,563	18,150	17,563	18,150
Murabahah	1,743,541	1,248,975	1,743,541	1,248,975
Musyarakah	-	-	-	50,000
Bai-Al-Inah Cash Note	1,520,386	1,267,727	1,520,386	1,267,727
Istisna'	605,412	638,984	605,412	638,984
Others	32,267	35,037	32,267	35,037
	<u>10,303,913</u>	<u>9,838,297</u>	<u>10,303,913</u>	<u>9,888,297</u>
(iii) By type of customer	Group		Bank	
	31 March 2008	30 June 2007	31 March 2008	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Domestic non-bank financial institutions	42,100	27,376	42,100	77,376
Domestic business enterprise				
- Small medium industries	909,282	1,051,169	909,282	1,051,169
- Others	1,932,137	1,464,434	1,932,137	1,464,434
Government & Statutory	109,754	68,214	109,754	68,214
Individuals	6,620,477	6,471,960	6,620,477	6,471,960
Others domestic entities	26,300	29,572	26,300	29,572
Foreign entities	663,863	725,572	663,863	725,572
	<u>10,303,913</u>	<u>9,838,297</u>	<u>10,303,913</u>	<u>9,888,297</u>
(iv) By profit rate sensitivity	Group		Bank	
	31 March 2008	30 June 2007	31 March 2008	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Fixed rate				
Housing financing	2,380,476	2,464,941	2,380,476	2,464,941
Others fixed rate financing	7,431,810	7,373,356	7,431,810	7,423,356
Floating rate	491,627	-	491,627	-
	<u>10,303,913</u>	<u>9,838,297</u>	<u>10,303,913</u>	<u>9,888,297</u>

10 Financing, advances and other loans

(v) By sector

	Group		Bank	
	31 March 2008	30 June 2007	31 March 2008	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry & fishing	146,285	226,185	146,285	226,185
Mining and quarrying	25,202	3,633	25,202	3,633
Manufacturing	1,342,263	1,125,203	1,342,263	1,125,203
Electricity, gas and water	80,206	87,387	80,206	87,387
Construction	582,091	700,883	582,091	700,883
Real estate	51,181	109,903	51,181	109,903
Purchase of landed property:				
-Residential	2,838,237	2,891,457	2,838,237	2,891,457
-Non-residential	401,407	480,508	401,407	480,508
Wholesale & retail trade and restaurants & hotels	666,419	268,740	666,419	268,740
Transport, storage and communication	92,415	77,162	92,415	77,162
Finance, insurance and business services	60,260	46,038	60,260	96,038
Purchase of securities	172,763	221,905	172,763	221,905
Purchase of transport vehicles	1,545,061	1,772,269	1,545,061	1,772,269
Consumption credit	1,892,939	1,451,771	1,892,939	1,451,771
Community, social & personnel	62,764	59,135	62,764	59,135
Others	344,420	316,118	344,420	316,118
	<u>10,303,913</u>	<u>9,838,297</u>	<u>10,303,913</u>	<u>9,888,297</u>

11 Non performing financing

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

	Group		Bank	
	31 March 2008	30 June 2007	31 March 2008	30 June 2007
	RM'000	RM'000	RM'000	RM'000
At 1 July	2,159,040	2,269,107	2,159,040	2,269,107
Classified as non-performing	188,204	712,278	188,204	712,278
Reclassified as performing	(58,834)	(81,375)	(58,834)	(81,375)
Amount recovered	(343,699)	(392,880)	(343,699)	(392,880)
Amount written off	(38,643)	(307,245)	(38,643)	(307,245)
Exchange differences	(48,220)	(40,845)	(48,220)	(40,845)
At end	<u>1,857,848</u>	<u>2,159,040</u>	<u>1,857,848</u>	<u>2,159,040</u>
Less:- Specific allowance (SA)	<u>(1,185,766)</u>	<u>(1,215,820)</u>	<u>(1,185,766)</u>	<u>(1,215,820)</u>
Net non-performing financing, advances and loans	<u>672,082</u>	<u>943,220</u>	<u>672,082</u>	<u>943,220</u>
Ratio of net non-performing financing, advances and other loans to total net financing, advances and other loans	<u>7.37%</u>	<u>10.94%</u>	<u>7.37%</u>	<u>10.88%</u>

11 Non performing financing

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

	Group and Bank	
	31 March 2008 RM'000	30 June 2007 RM'000
<u>General allowance</u>		
At 1 July	170,461	168,462
Allowance made	-	3,074
Exchange differences	(1,495)	(1,075)
Closing	<u>168,966</u>	<u>170,461</u>
As % of gross financing, advances and other loans less specific allowance	1.85%	1.97%

	Group		Bank	
	31 March 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 RM'000
<u>Specific allowance</u>				
At 1 July	1,215,820	1,464,594	1,215,820	1,489,594
Allowance made	158,666	275,389	158,666	275,389
Amount recovered	(134,538)	(228,208)	(134,538)	(253,208)
Amount written off	(31,195)	(264,230)	(31,195)	(264,230)
Exchange differences	(22,987)	(31,725)	(22,987)	(31,725)
Closing	<u>1,185,766</u>	<u>1,215,820</u>	<u>1,185,766</u>	<u>1,215,820</u>

(iii) NPF by sector

	Group		Bank	
	31 March 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 RM'000
Agriculture, hunting, forestry & fishing	62,506	84,758	62,506	84,758
Mining and quarrying	2,117	3,135	2,117	3,135
Manufacturing	518,618	412,419	518,618	412,419
Electricity, gas and water	54,183	83,510	54,183	83,510
Construction	361,895	461,369	361,895	461,369
Real estate	4,033	4,431	4,033	4,431
Purchase of landed property:				
-Residential	262,906	360,829	262,906	360,829
-Non-residential	122,527	158,501	122,527	158,501
Wholesale & retail trade and restaurants & hotels	174,797	144,260	174,797	144,260
Transport, storage and communication	16,160	19,200	16,160	19,200
Finance, insurance and business services	3,203	636	3,203	636
Purchase of securities	75,572	184,581	75,572	184,581
Purchase of transport vehicles	60,518	60,608	60,518	60,608
Consumption credit	118,449	140,793	118,449	140,793
Community social & personal services	17,942	23,591	17,942	23,591
Others	2,422	16,419	2,422	16,419
	<u>1,857,848</u>	<u>2,159,040</u>	<u>1,857,848</u>	<u>2,159,040</u>

12 Deposit from customers

(i) By type of deposit

	Group		Bank	
	31 March 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 RM'000
<u>Non-Mudharabah Fund:</u>				
Demand deposits	5,607,520	4,617,985	5,610,470	4,619,142
Saving deposits	1,919,350	1,589,308	1,919,350	1,589,308
Negotiable Islamic Debt Certificates (NIDC)	4,712,096	4,596,717	4,712,096	4,601,266
Others	38,630	35,222	38,630	35,222
	<u>12,277,596</u>	<u>10,839,232</u>	<u>12,280,546</u>	<u>10,844,938</u>
<u>Mudharabah Fund:</u>				
Saving deposits	531,669	467,390	531,669	467,390
General investment deposits	2,171,235	2,015,116	2,171,235	2,015,116
Special investment deposits	3,592,614	4,255,300	3,601,452	4,288,832
Others	622	623	622	623
	<u>6,296,140</u>	<u>6,738,429</u>	<u>6,304,978</u>	<u>6,771,961</u>
	<u>18,573,736</u>	<u>17,577,661</u>	<u>18,585,524</u>	<u>17,616,899</u>

(ii) By type of customer

	Group		Bank	
	31 March 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 RM'000
Domestic Banking Institutions	845,924	1,085,861	845,924	1,085,861
Domestic Non-bank Financial Institutions	1,924,474	3,120,162	1,924,474	3,120,162
Government and statutory bodies	3,753,133	3,309,885	3,753,133	3,309,885
Business enterprises	5,629,120	6,123,992	5,629,120	5,800,604
Individuals	4,551,916	2,549,515	4,551,916	2,549,629
Foreign Entities	512,744	373,559	512,744	368,091
Others	1,356,425	1,014,687	1,368,213	1,382,667
	<u>18,573,736</u>	<u>17,577,661</u>	<u>18,585,524</u>	<u>17,616,899</u>

13 Deposit and placements of Banks and other financial institutions

	Group and Bank	
	31 March 2008 RM'000	30 June 2007 RM'000
Mudharabah:		
Licensed Islamic banks	<u>83,682</u>	<u>33,991</u>
	<u>83,682</u>	<u>33,991</u>

14 Income derived from investment of depositors funds and others

Group	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Income derived from investment of :				
(i) General investment deposits	27,129	40,062	83,912	112,861
(ii) Other deposits	195,102	202,164	602,389	534,735
	<u>222,231</u>	<u>242,226</u>	<u>686,301</u>	<u>647,596</u>

(i) Income derived from investment of general investment deposits

	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	18,944	28,312	60,654	85,772
Held-for-trading	77	-	235	2
Held-to-maturity	28	34	233	107
Available-for-sale	1,665	3,408	4,239	7,138
Money at call and deposit with financial institutions	5,758	3,895	16,467	12,401
	<u>26,472</u>	<u>35,649</u>	<u>81,828</u>	<u>105,420</u>
Amortization of premium less accretion of discounts	591	2,340	1,909	5,356
	<u>27,063</u>	<u>37,989</u>	<u>83,737</u>	<u>110,776</u>
Other dealing income				
Net gain/(loss) from foreign exchange transactions	-	1,096	-	373
Net gain/(loss) from sale of securities held-for-trading	54	5	(17)	(34)
Net gain/(loss) on revaluation of trading securities	9	531	119	996
	<u>63</u>	<u>1,632</u>	<u>102</u>	<u>1,335</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	3	441	73	750
	<u>3</u>	<u>441</u>	<u>73</u>	<u>750</u>
	<u>27,129</u>	<u>40,062</u>	<u>83,912</u>	<u>112,861</u>

(ii) Income derived from investment of other deposits

	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	136,051	144,050	434,774	406,056
Held-for-trading	556	-	1,694	11
Held-to-maturity	203	216	1,666	636
Available-for-sale	12,026	814	30,540	5,069
Money at call and deposit with financial institutions	41,531	25,133	118,725	74,031
	<u>190,367</u>	<u>170,213</u>	<u>587,399</u>	<u>485,803</u>
Amortization of premium less accretion of discounts	4,272	15,070	13,733	32,486
	<u>194,639</u>	<u>185,283</u>	<u>601,132</u>	<u>518,289</u>
Other dealing income				
Net gain/(loss) from foreign exchange transactions.	-	10,548	-	5,850
Net gain/(loss) from sale of securities held-for-trading	387	30	(124)	(177)
Net gain/(loss) on revaluation of securities held-for-trading	60	3,442	858	6,131
	<u>447</u>	<u>14,020</u>	<u>734</u>	<u>11,804</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	16	2,861	523	4,642
	<u>16</u>	<u>2,861</u>	<u>523</u>	<u>4,642</u>
	<u>195,102</u>	<u>202,164</u>	<u>602,389</u>	<u>534,735</u>

14 Income derived from investment of depositors funds and others

Bank	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Income derived from investment of :				
(i) General investment deposits	27,075	40,062	83,801	112,860
(ii) Other deposits	195,285	202,652	603,766	536,149
	<u>222,360</u>	<u>242,714</u>	<u>687,567</u>	<u>649,009</u>

(i) Income derived from investment of general investment deposits

	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	18,891	28,312	60,543	85,771
Held-for-trading	77	-	235	2
Held-to-maturity	28	33	233	107
Available-for-sale	1,665	3,408	4,239	7,138
Money at call and deposit with financial institutions	5,759	3,896	16,467	12,401
	<u>26,420</u>	<u>35,649</u>	<u>81,717</u>	<u>105,419</u>
Amortization of premium less accretion of discounts	591	2,340	1,909	5,356
	<u>27,011</u>	<u>37,989</u>	<u>83,626</u>	<u>110,775</u>
Other dealing income				
Net gain/(loss) from foreign exchange transactions	-	1,096	-	373
Net gain/(loss) from sale of securities held-for-trading	54	5	(17)	(34)
Net gain/(loss) on revaluation of trading securities	8	531	119	996
	<u>62</u>	<u>1,632</u>	<u>102</u>	<u>1,335</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	2	441	73	750
	<u>2</u>	<u>441</u>	<u>73</u>	<u>750</u>
	<u>27,075</u>	<u>40,062</u>	<u>83,801</u>	<u>112,860</u>

(ii) Income derived from investment of other deposits

	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	136,234	144,539	436,151	407,471
Held-for-trading	556	(1)	1,694	10
Held-to-maturity	203	216	1,666	636
Available-for-sale	12,026	814	30,540	5,069
Money at call and deposit with financial institutions	41,532	25,135	118,725	74,031
	<u>190,551</u>	<u>170,703</u>	<u>588,776</u>	<u>487,217</u>
Amortization of premium less accretion of discounts	4,271	15,070	13,733	32,486
	<u>194,822</u>	<u>185,773</u>	<u>602,509</u>	<u>519,703</u>
Other dealing income				
Net gain/(loss) from foreign exchange transactions.	-	10,548	-	5,850
Net gain/(loss) from sale of securities held-for-trading	387	30	(124)	(177)
Net gain/(loss) on revaluation of securities held-for-trading	60	3,441	858	6,131
	<u>447</u>	<u>14,019</u>	<u>734</u>	<u>11,804</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	16	2,860	523	4,642
	<u>16</u>	<u>2,860</u>	<u>523</u>	<u>4,642</u>
	<u>195,285</u>	<u>202,652</u>	<u>603,766</u>	<u>536,149</u>

15 Income derived from investment of shareholders' fund

<u>Group</u>	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	740	705	2,240	2,373
Held-for-trading	(1)	28	21	80
Available-for-sale	7,872	7,572	22,616	16,165
Money at call and deposit with financial institutions	25,596	33,371	75,712	30,842
	<u>34,207</u>	<u>41,676</u>	<u>100,589</u>	<u>49,460</u>
Amortization of premium less accretion of discounts	1,745	1,060	5,510	3,359
	<u>35,952</u>	<u>42,736</u>	<u>106,099</u>	<u>52,819</u>
Other dealing income				
Net gain/(loss) from foreign exchange transactions	4,580	(7,488)	14,400	(15,998)
Net gain/(loss) on revaluation of securities held-for-trading	(1,233)	21	(40)	14
	<u>3,347</u>	<u>(7,467)</u>	<u>14,360</u>	<u>(15,984)</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	1,374	679	1,374	2,402
Unrealised foreign exchange gain on foreign currency cash balanc	-	(18)	-	265
Profit on sale of foreign currencies	8,018	534	22,566	865
Reversal of allowance for doubtful debts	810	-	912	41
Gross dividend income from securities :				
Quoted in Malaysia	-	-	2,688	-
Quoted outside Malaysia	-	-	-	287
Unit trust in Malaysia	-	123	172	213
Unit trust outside Malaysia	-	-	62	-
Unquoted in Malaysia	-	344	-	409
Unquoted outside Malaysia	-	57	-	57
	<u>10,202</u>	<u>1,719</u>	<u>27,774</u>	<u>4,539</u>
Fees and commission				
Processing fees	169	546	1,110	1,630
Commitment fees	-	115	3	221
Corporate advisory fees	791	144	962	284
ATM fees	2,438	2,181	6,837	5,706
Financing fees	6,024	3,089	13,270	7,761
Cheque issued & return, closing account and other fees	261	287	762	829
Takaful service fees and commission	636	1,293	1,412	2,474
Credit card fees and commission	3,756	2,291	8,725	6,278
Rentas clearing fees	509	1,377	1,367	1,608
Unit trust management fees	237	329	758	842
Commission on MEPs	2,095	796	3,777	2,152
Others	2,454	2,670	11,521	13,934
	<u>19,370</u>	<u>15,118</u>	<u>50,504</u>	<u>43,719</u>
Other Income				
Net gain/(loss) on disposal of property, plant & equipment	-	(2)	1	(7)
Rental Income	-	-	18	-
Other Income	38	2	45	13
	<u>38</u>	<u>-</u>	<u>64</u>	<u>6</u>
	<u>68,909</u>	<u>52,106</u>	<u>198,801</u>	<u>85,099</u>

15 Income derived from investment of shareholders' fund

Bank	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Finance income and hibah				
Financing, advances and other loans	740	705	2,240	2,373
Available-for-sale	7,872	7,571	22,604	16,115
Money at call and deposit with financial institutions	25,598	33,251	75,612	30,312
	34,210	41,527	100,456	48,800
Amortization of premium less accretion of discounts	1,744	1,052	5,464	3,284
	35,954	42,579	105,920	52,084
Other dealing income				
Net gain/(loss) from foreign exchange transactions	4,580	(7,490)	14,400	(16,000)
Net gain/(loss) on revaluation of securities held-for-trading	(1,219)	-	-	-
	3,361	(7,490)	14,400	(16,000)
Other operating income				
Net gain/(loss) from sale of securities available for sale	1,374	686	1,374	2,399
Dividend income from securities :				
Quoted in Malaysia	-	-	2,688	-
Quoted outside Malaysia	-	-	-	287
Unit trust in Malaysia	-	68	172	158
Unit trust outside Malaysia	-	-	62	-
Unquoted in Malaysia	-	344	-	409
Unquoted outside Malaysia	-	57	-	57
Gross dividend income:				
Sudsiary Companies	-	40	140	95
	1,374	1,195	4,436	3,405
Fees and commission				
Processing fees	166	513	1,084	1,537
Commitment fees	-	115	3	221
Corporate advisory fees	791	134	962	284
ATM fees	2,437	2,181	6,837	5,706
Financing fees	6,024	2,482	13,270	7,761
Cheque issued & return, closing account and other fees	260	287	762	829
Takaful service fees and commission	635	1,293	1,412	2,474
Credit card fees and commission	3,072	2,210	8,725	6,278
Rentas clearing fees	510	741	1,367	1,608
Commission on MEPS	2,096	796	3,777	2,152
Others	3,105	3,692	10,944	13,177
	19,096	14,444	49,143	42,027
Other Income				
Net gain/(loss) on disposal of property, plant & equipment	(1)	(2)	(1)	(7)
Rental Income	58	48	191	150
	57	46	190	143
	59,842	50,774	174,089	81,659

16 Allowance for losses on debt and financing

<u>Group/Bank</u>	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
<u>Allowance for bad and doubtful financing</u>				
Specific allowance	26,925	(15,819)	24,128	(24,077)
General allowance	-	2,625	-	2,625
Provision for doubtful debt	-	129	-	129
Bad debts on financing				
- Recovered	(16,181)	(6,357)	(51,913)	(17,887)
Recoverable from Danaharta	-	-	(256)	(1,616)
Exchange differences	(96)	(831)	(135)	(1,797)
	<u>10,648</u>	<u>(20,253)</u>	<u>(28,176)</u>	<u>(42,623)</u>

17 Income attributable to depositors

<u>Group</u>	3 months ended		9 months ended	
	31 March 2008 RM'000	31 March 2007 RM'000	31 March 2008 RM'000	31 March 2007 RM'000
Deposits from customers				
- Mudharabah Fund	47,433	82,272	156,828	189,538
- Non-Mudharabah Fund	53,647	26,068	152,195	103,302
Deposits and placements of banks and other financial institutions other financial institutions				
- Mudharabah Fund	1,046	3,456	4,215	5,333
	<u>102,126</u>	<u>111,796</u>	<u>313,238</u>	<u>298,173</u>
Bank				
Deposits from customers				
- Mudharabah Fund	47,433	81,731	156,828	189,538
- Non-Mudharabah Fund	53,653	26,734	152,273	103,821
Deposits and placements of banks and other financial institutions other financial institutions				
- Mudharabah Fund	1,046	3,456	4,215	5,333
	<u>102,132</u>	<u>111,921</u>	<u>313,316</u>	<u>298,692</u>

18 Capital adequacy

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

	Group		Bank	
	31 March 2008 RM'000	30 June 2007 RM'000	31 March 2008 RM'000	30 June 2007 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	(1,392,652)	(1,567,889)	(1,397,635)	(1,572,872)
Other reserve	364,645	364,645	364,731	364,731
Total Tier-1 capital	<u>1,197,503</u>	<u>1,022,266</u>	<u>1,192,606</u>	<u>1,017,369</u>
<u>Tier II capital</u>				
Irredeemable Subordinated Mudharabah financing	60,000	60,000	60,000	60,000
General allowance for bad and doubtful financing	168,966	170,461	168,966	170,461
Total Tier-II capital	<u>228,966</u>	<u>230,461</u>	<u>228,966</u>	<u>230,461</u>
Total Capital	1,426,469	1,252,727	1,421,572	1,247,830
Less: Investment in Subsidiaries	-	-	(5,947)	(5,947)
Capital base	<u>1,426,469</u>	<u>1,252,727</u>	<u>1,415,625</u>	<u>1,241,883</u>
Core capital ratio	10.61%	10.42%	10.60%	10.39%
Risk-weighted capital ratio	12.64%	12.77%	12.58%	12.69%

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

Group	31 March 2008		30 June 2007	
	Principal RM'000	Risk- Weighted RM'000	Principal RM'000	Risk- Weighted RM'000
0%	9,863,789	-	7,622,791	-
10%	-	-	13,734	1,373
20%	1,847,100	369,419	555,881	111,176
35%	32,470	11,365	-	-
50%	383,295	191,648	2,443,545	1,221,772
75%	6,058,882	4,544,162	-	-
100%	3,142,247	3,142,247	8,291,455	8,291,455
150%	1,148,142	1,722,213	-	-
Total risk-weighted assets for credit risk	<u>22,475,925</u>	<u>9,981,054</u>	<u>18,927,406</u>	<u>9,625,776</u>
Total risk-weighted assets for market risk	-	53,494	-	184,730
Total risk-weighted assets for operational risk	-	1,247,204	-	-
Total risk-weighted assets for credit, market & operational risk	<u>22,475,925</u>	<u>11,281,752</u>	<u>18,927,406</u>	<u>9,810,506</u>
Bank				
0%	9,843,253	-	7,615,214	-
10%	-	-	13,734	1,373
20%	1,839,224	367,844	513,523	102,705
35%	32,470	11,365	-	-
50%	383,295	191,648	2,443,545	1,221,772
75%	6,058,882	4,544,162	-	-
100%	3,138,865	3,138,864	8,277,749	8,277,749
150%	1,148,142	1,722,213	-	-
Total risk-weighted assets for credit risk	<u>22,444,131</u>	<u>9,976,096</u>	<u>18,863,765</u>	<u>9,603,599</u>
Total risk-weighted assets for market risk	-	49,821	-	184,729
Total risk-weighted assets for operational risk	-	1,226,946	-	-
Total risk-weighted assets for credit, market & operational risk	<u>22,444,131</u>	<u>11,252,863</u>	<u>18,863,765</u>	<u>9,788,328</u>

Note:

The Bank, as at 31 March 2008 has adopted the new Capital Adequacy Framework for Islamic Bank (CAFIB) of BASEL II in its computation of core capital ratio (CCR) and risk-weighted capital ratio (RWCR). However, the Bank has maintained the BASEL I computation of CCR and RWCR for the comparative period ended 30 June 2007.

19 Commitments and contingencies

Group and Bank	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
31 March 2008			
Direct credit substitutes	358,428	358,428	354,719
Transaction-related contingent items	590,254	295,127	292,806
Short term self-liquidating trade related contingencies	539,533	107,907	22,618
Assets sold with recourse and commitments with certain drawdown	4,068	4,068	4,068
Obligation under underwriting agreement	101,000	50,500	50,500
Foreign exchange related contracts: - Less than one year	2,840,893	71,277	16,662
Others	4,576,955	462,073	436,652
Total	9,011,131	1,349,380	1,178,025
30 June 2007			
Direct credit substitutes	347,830	347,830	334,526
Transaction-related contingent items	411,564	205,782	203,861
Short term self-liquidating trade related contingencies	708,495	141,699	20,648
Assets sold with recourse and commitments with certain drawdown	119	119	119
Obligation under underwriting agreement	99,000	49,500	49,500
Foreign exchange related contracts: - Less than one year	1,965,760	39,315	7,863
Others	1,404,455	497,218	468,775
Total	4,937,223	1,281,463	1,085,292

20. Profit Rate Risk

<u>Group</u>	Non-trading book						Trading book	Total	Effective profit rate
	← Up to 1 month	> 1-3 months	> 3-12 months	1-5 years	Over 5 years	Non profit sensitive			
31 March 2008	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%
Assets									
Cash & short-term funds	6,997,230	519	-	-	-	-	427,042	7,424,791	3.84
Deposits & placement with banks & other financial institutions	1,175,000	-	-	-	-	-	-	1,175,000	3.34
Dealing Securities									
-Held for trading	-	-	-	-	-	-	71,176	71,176	2.20
-Held-to-maturity	-	-	-	92,976	-	-	-	92,976	2.20
-Available-for-sale	76,190	93,588	422,314	1,071,535	1,191,325	-	-	2,854,952	4.19
Financing, advances & other loans									
- performing	1,279,611	473,691	861,077	1,343,086	3,133,868	-	-	7,091,333	8.87
- non-performing	-	-	-	-	-	1,857,848	-	1,857,848	-
Other assets	208	-	73	1,596	157	712,661	-	714,695	-
Total Assets	9,528,239	567,798	1,283,464	2,509,193	4,325,350	2,570,509	498,218	21,282,771	
Liabilities									
Deposits from customers	5,426,609	1,368,265	2,027,969	1,058,208	631,196	8,061,489	-	18,573,736	2.20
Deposits & placement of banks & other financial institutions	83,682	-	-	-	-	-	-	83,682	3.76
Bills & acceptance payable	872,697	-	-	-	-	-	-	872,697	-
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.19
Other liabilities	343	-	3,283	871	-	340,950	-	345,447	-
Total Liabilities	6,383,331	1,368,265	2,031,252	1,159,079	631,196	8,402,439	-	19,975,562	
Shareholders' equity	-	-	-	-	-	1,307,209	-	1,307,209	
Total Liabilities and shareholders equity	6,383,331	1,368,265	2,031,252	1,159,079	631,196	9,709,648	-	21,282,771	
On balance sheet profit sensitivity gap	3,144,908	(800,467)	(747,788)	1,350,114	3,694,154				
Off balance sheet profit sensitivity gap	1,157,459	2,914,221	362,496	4,576,955	-				
Total profit sensitivity gap	4,302,367	2,113,754	(385,292)	5,927,069	3,694,154				

Profit Rate Risk

<u>Group</u>	Non-trading book					Non profit sensitive	Trading book	Total	Effective profit rate	
	←	Up to 1 month	> 1-3 months	> 3-12 months	1-5 years					Over 5 years
30 June 2007		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		
Assets										
Cash & short-term funds		5,589,140	-	-	-	-	367,530	48,620	6,005,290	3.12
Deposits & placement with banks & other financial institutions		-	149,479	-	-	-	-	-	149,479	3.12
Securities										
-Held for trading		-	-	-	-	-	24,000	298,160	322,160	6.44
-Held-to-maturity		-	11,650	-	29,709	90,702	-	-	132,061	0.78
-Available-for-sale		973,340	672,274	368,408	739,658	660,385	13,475	-	3,427,540	4.14
Financing, advances & other loans										
- performing		1,457,513	732,026	605,685	1,525,369	3,188,203	-	-	7,508,796	8.86
- non-performing		-	-	-	-	-	943,220	-	943,220	-
Other assets		-	-	-	-	-	599,757	-	599,757	-
Total Assets		8,019,993	1,565,429	974,093	2,294,736	3,939,290	1,947,982	346,780	19,088,303	
Liabilities										
Deposits from customers		2,711,953	1,943,099	4,129,285	1,113,759	1,003,724	6,675,841	-	17,577,661	2.56
Deposits & placement of banks & other financial institutions		33,991	-	-	-	-	-	-	33,991	2.70
Bills & acceptance payable		109,189	-	-	-	-	-	-	109,189	-
Subordinated financing		100,000	-	-	-	-	-	-	100,000	4.26
Other liabilities		-	-	-	-	-	218,351	-	218,351	-
Total Liabilities		2,955,133	1,943,099	4,129,285	1,113,759	1,003,724	6,894,192	-	18,039,192	
Shareholders' equity		-	-	-	-	-	1,049,111	-	1,049,111	
Total Liabilities and shareholders equity		2,955,133	1,943,099	4,129,285	1,113,759	1,003,724	7,943,303	-	19,088,303	
On balance sheet profit sensitivity gap		5,064,860	(377,670)	(3,155,192)	1,180,977	2,935,566				
Off balance sheet profit sensitivity gap		-	-	-	-	-				
Total profit sensitivity gap		5,064,860	(377,670)	(3,155,192)	1,180,977	2,935,566				

Profit Rate Risk

Bank

31 March 2008

Assets

	←		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	6,987,190	-	-	-	-	-	427,042	7,414,232	3.46	
Deposits & placement with banks & other financial institutions	1,175,000	-	-	-	-	-	-	1,175,000	3.34	
Dealing Securities										
-Held for trading	-	-	-	-	-	-	70,620	70,620	2.39	
-Held-to-maturity	-	-	-	92,976	-	-	-	92,976	2.20	
-Available-for-sale	76,190	92,711	422,314	1,071,535	1,191,325	-	-	2,854,075	4.19	
Financing, advances & other loans										
- performing	1,279,611	473,691	861,077	1,343,086	3,133,868	-	-	7,091,333	8.87	
- non-performing	-	-	-	-	-	1,857,848	-	1,857,848	-	
Other assets	-	-	-	-	-	718,538	-	718,538	-	
Total Assets	9,517,991	566,402	1,283,391	2,507,597	4,325,193	2,576,386	497,662	21,274,622		

Liabilities

Deposits from customers	5,438,397	1,368,265	2,027,969	1,058,208	631,196	8,061,489	-	18,585,524	2.20
Deposits & placement of banks & other financial institutions	83,682	-	-	-	-	-	-	83,682	3.76
Bills & acceptance payable	878,611	-	-	-	-	-	-	878,611	-
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.19
Other liabilities	-	-	-	-	-	340,956	-	340,956	-

Total Liabilities 6,400,690 1,368,265 2,027,969 1,158,208 631,196 8,402,445 - 19,988,773

Shareholders' equity - - - - - 1,285,849 - 1,285,849

Total Liabilities and shareholders equity 6,400,690 1,368,265 2,027,969 1,158,208 631,196 9,688,294 - 21,274,622

On balance sheet profit sensitivity gap 3,117,301 (801,863) (744,578) 1,349,389 3,693,997

Off balance sheet profit sensitivity gap 1,157,459 2,914,221 362,496 4,576,955 -

Total profit sensitivity gap 4,274,760 2,112,358 (382,082) 5,926,344 3,693,997

Profit Rate Risk

Bank

30 June 2007

Assets

	←		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	5,589,141	-	-	-	-	360,719	44,832	5,994,692	3.11	
Deposits & placement with banks & other financial institutions	-	149,479	-	-	-	-	-	149,479	3.11	
Securities										
-Held for trading	-	-	-	-	-	23,403	298,160	321,563	6.45	
-Held-to-maturity	-	11,650	-	29,709	90,702	-	-	132,061	0.75	
-Available-for-sale	972,715	672,274	368,408	739,658	660,385	13,475	-	3,426,915	4.13	
Financing, advances & other loans										
- performing	1,457,513	732,026	605,685	1,525,369	3,238,203	-	-	7,558,796	8.84	
- non-performing	-	-	-	-	-	943,220	-	943,220	-	
Other assets	-	-	-	-	-	594,451	-	594,451	-	
Total Assets	8,019,369	1,565,429	974,093	2,294,736	3,989,290	1,935,268	342,992	19,121,177		

Liabilities

Deposits from customers	2,751,191	1,943,099	4,129,285	1,113,759	1,003,724	6,675,841	-	17,616,899	2.55
Deposits & placement of banks & other financial institutions	33,991	-	-	-	-	-	-	33,991	2.70
Bills & acceptance payable	109,189	-	-	-	-	-	-	109,189	-
Subordinated financing	100,000	-	-	-	-	-	-	100,000	4.26
Other liabilities	-	-	-	-	-	216,884	-	216,884	-

Total Liabilities	2,994,371	1,943,099	4,129,285	1,113,759	1,003,724	6,892,725	-	18,076,963	
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Shareholders' equity	-	-	-	-	-	1,044,214	-	1,044,214	
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Total Liabilities and shareholders equity	2,994,371	1,943,099	4,129,285	1,113,759	1,003,724	7,936,939	-	19,121,177	
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On balance sheet profit sensitivity gap	5,024,998	(377,670)	(3,155,192)	1,180,977	2,985,566				
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Off balance sheet profit sensitivity gap	-	-	-	-	-				
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Total profit sensitivity gap	5,024,998	(377,670)	(3,155,192)	1,180,977	2,985,566				
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