

Bank Islam Malaysia Berhad (98127-X)(Incorporated in Malaysia)
and its subsidiaries**Condensed Interim Financial Statement
Unaudited Balance Sheet as at 30 September 2007**

	Group		Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000	30 Sept 2007 RM'000	30 June 2007 RM'000
ASSETS				
Cash and short term funds	7,133,163	6,005,290	7,116,610	5,994,692
Deposits and placements with banks and other financial institutions	173,108	149,479	173,108	149,479
Securities:				
Held-for-trading	138,104	322,160	133,219	321,563
Held-to-maturity	126,290	132,061	125,127	132,061
Available-for-sale	2,361,226	3,427,540	2,359,981	3,426,915
Financing, advances and other loans	8,417,697	8,452,016	8,429,481	8,502,016
Other assets	71,170	84,225	68,726	73,580
Statutory deposit with Bank Negara Malaysia	409,327	396,639	409,327	396,639
Investment in subsidiary companies	-	-	5,947	5,947
Investment in associated companies	-	-	-	-
Property, plant and equipment	84,887	85,298	84,529	85,107
Current tax asset	33,202	33,595	32,709	33,178
Total Assets	18,948,174	19,088,303	18,938,764	19,121,177
LIABILITIES AND EQUITY				
Deposits from customers	16,877,580	17,577,661	16,879,705	17,616,899
Deposits and placements of banks and other financial institutions	110,624	33,991	110,624	33,991
Bills payables	441,467	109,189	441,467	109,189
Other liabilities	260,006	215,449	258,409	213,991
Zakat	7,424	2,902	7,400	2,893
Subordinated financing	100,000	100,000	100,000	100,000
Total Liabilities	17,797,101	18,039,192	17,797,605	18,076,963
Equity				
Share capital	1,725,490	1,725,490	1,725,490	1,725,490
Reserves	(574,417)	(676,379)	(584,331)	(681,276)
Total Equity	1,151,073	1,049,111	1,141,159	1,044,214
Minority interests	-	-	-	-
Total Equity and Liabilities	18,948,174	19,088,303	18,938,764	19,121,177
COMMITMENTS AND CONTINGENCIES				
	6,382,665	4,937,223	6,382,665	4,937,223
CAPITAL ADEQUACY				
Core capital ratio	10.11%	10.42%	10.07%	10.39%
Risk-weighted capital ratio	12.39%	12.77%	12.29%	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)

(Incorporated in Malaysia)
and its subsidiaries

Condensed Interim Financial Statement Unaudited Profit and Loss Account For the First Quarter Ended 30 September 2007

	Group	Bank	
	30 Sept	30 Sept	30 Sept
	2007	2007	2006
	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	234,832	235,758	195,830
Income derived from investment of shareholders' funds	60,758	53,652	13,503
Allowance for losses on debt and financing	37,197	37,197	(4,640)
Provision for commitments and contingencies	-	-	-
Reversal/(Impairment) loss	(10,204)	(10,204)	-
Profit equalisation reserve	(2,083)	(2,083)	(7,013)
Direct expenses	(1,182)	(1,182)	(2,003)
Total distributable income	319,318	313,138	195,677
Income attributable to the depositors	(110,753)	(110,818)	(94,282)
Total net income	208,565	202,320	101,395
Other operating expenses	(94,088)	(92,835)	(72,263)
Finance cost	(1,060)	(1,060)	(1,232)
Profit/(Loss) before zakat and taxation	113,417	108,425	27,900
Zakat	(4,511)	(4,508)	(1,050)
Taxation	(728)	(726)	(7,338)
Profit/(Loss) after zakat and taxation	108,178	103,191	19,512

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)
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Condensed Interim Financial Statement Unaudited Statement of Changes in Equity For the First Quarter Ended 30 September 2007

Group	← Attributable to shareholders of the Bank →						Total RM'000	Minority interest	Total Equity
	Share capital RM'000	Share premium RM'000	Non-Distributable		Translation reserve RM'000	Accumulated losses RM'000			
		Statutory reserve RM'000	Fair value reserve RM'000						
At 1 July 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	-	-	-	-	8,819	-	8,819	-	8,819
Fair value gain on revaluation of securities available-for-sale	-	-	-	(15,035)	-	-	(15,035)	-	(15,035)
Utilisation	-	-	-	-	-	-	-	-	-
Issue shares	-	-	-	-	-	-	-	-	-
Net profit for the first quarter	-	-	-	-	-	108,178	108,178	-	108,178
At end of first quarter 30 September 2007	1,725,490	500,020	326,177	11,810	47,287	(1,459,711)	1,151,073	-	1,151,073

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group for the year ended 30 June 2007

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 First Quarter Ended 30 September 2007**

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	-	-	-	-	8,789	-	8,789
Fair value gain on revaluation of securities available-for-sale	-	-	-	(15,035)	-	-	(15,035)
Utilisation	-	-	-	-	-	-	-
Net profit for the first quarter	-	-	-	-	103,191	-	103,191
At end of first quarter 30 September 2007	1,725,490	500,020	326,177	11,810	150,534	(1,572,872)	1,141,159

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Bank for the year ended 30 June 2007

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)

and its subsidiaries

**Condensed Interim Financial Statement
Unaudited Cash Flow Statement
For The First Quarter Ended 30 September 2007**

	Group	Bank	
	30 Sept	30 Sept	30 Sept
	2007	2007	2006
	RM'000	RM'000	RM'000
Cash flows from operating activities			
Profit before zakat and taxation	113,417	108,425	27,900
Adjustments for :			
Depreciation of property, plant and equipment	4,527	4,453	1,006
Impairment loss on securities available for sale	10,204	10,204	-
Allowance for losses on financing	-	-	10,626
Write back of allowance for losses on financing	(21,091)	(21,091)	-
Net gain on sale of securities held-for-trading	143	143	-
Unrealised gain/loss on held-for-trading	(565)	(565)	-
Amortisation of premium less accretion of discount	(9,752)	(9,707)	-
Dividend from securities	(20,753)	(17,961)	-
	<hr/>	<hr/>	<hr/>
Operating profit before working capital changes	76,130	73,901	39,532
Changes in working capital :			
Deposits and placements with banks and Others financial institutions	76,633	76,633	156,350
Financing, advances and other loans	71,517	57,603	(82,222)
Statutory deposits with Bank Negara Malaysia and LOFSA	(12,688)	(12,688)	30,042
Bill receivables	1,996	1,996	12,080
Other receivables	(5,046)	3,997	(17,317)
Deposits from customers	(700,081)	(737,193)	(263,120)
Bills and acceptance payable	332,277	332,277	36,642
Other payables	47,254	63,868	441,117
	<hr/>	<hr/>	<hr/>
Cash generated from/ (used in) operations	(112,008)	(139,606)	353,104
Income taxes paid	(53)	-	(7,251)
Net cash generated from/ (used in) operating activities	<hr/> <u>(112,061)</u>	<hr/> <u>(139,606)</u>	<hr/> <u>345,853</u>

Bank Islam Malaysia Berhad (98127-X)

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**Condensed Interim Financial Statement, cont'
Unaudited Cash Flow Statement
For The First Quarter Ended 30 September 2007**

	Group	Bank	
	30 Sept	30 Sept	30 Sept
	2007	2007	2006
	RM'000	RM'000	RM'000
Cash flows from investing activities			
Purchase of property, plant and equipment	(7,101)	(7,101)	(12,843)
Dividend received from securities	20,753	17,962	-
Proceeds from sale/(purchase) of securities	1,241,076	1,414,879	323,540
Net cash (used in)/ generated from investing activities	<u>1,254,728</u>	<u>1,425,740</u>	<u>310,697</u>
Cash flows from financing activities			
Proceeds from issuance of shares	-	-	-
Fees paid on restricted issuance of shares	-	-	-
Net cash generated from financing activities	<u>-</u>	<u>-</u>	<u>-</u>
Net decrease in cash and cash equivalents	1,142,667	1,286,134	656,550
Cash and cash equivalents at beginning of year	6,154,769	5,994,692	2,866,488
Exchange difference on translation	8,835	8,892	-
Cash and cash equivalents at end of period(30/09/2007)	<u>7,306,271</u>	<u>7,289,718</u>	<u>3,523,038</u>
Cash and cash equivalents comprise :			
Cash and balance with banks and other financial institutions	7,133,163	7,116,610	3,491,480
Money at call and interbank placements with remaining maturity not exceeding one month	173,108	173,108	31,558
	<u>7,306,271</u>	<u>7,289,718</u>	<u>3,523,038</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 2007

EXPLANATORY NOTES

1. Basis of preparation

The interim financial statement 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 principles 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 year ended 30 June 2007.

The accounting policies and method of computation in the first quarter financial accounts are similar to that adopted in the annual financial statements for the year ended 30 June 2007. The MASB has issued the Financial Reporting Standard (FRSs) and Interpretation that are effective for annual period beginning 1 January 2006.

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 year ended 30 June 2007 have been prepared on a going 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 first quarter ended 30 September 2007.

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 financial third quarter ended 30 September 2007.

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. Securities

(i) Securities held-for-trading

	Group		Bank	
	30 Sept 2007	30 June 2007	30 Sept 2007	30 June 2007
	RM'000	RM'000	RM'000	RM'000
At fair value				
<u>Quoted Securities in Malaysia</u>				
Shares	19,045	24,000	18,476	23,403
<u>Unquoted Securities in Malaysia</u>				
Bank Negara Negotiable Note	-	99,744	-	99,744
Islamic Commercial papers	69,794	-	69,794	-
Negotiable Islamic Debt Certificate	-	-	-	-
Malaysian Government Investment Issue	39,953	15,231	39,953	15,231
Islamic Debt Securities	-	16,909	-	16,909
Acceptance Bill - i	9,312	166,276	4,996	166,276
Total held-for-trading	<u>138,104</u>	<u>322,160</u>	<u>133,219</u>	<u>321,563</u>

(ii) Securities held-to-maturity

	Group		Bank	
	30 Sept 2007	30 June 2007	30 Sept 2007	30 June 2007
	RM'000	RM'000	RM'000	RM'000
At amortised cost				
<u>Unquoted securities in Malaysia</u>				
Negotiable Islamic Debt Securities	1,163	-	-	-
Islamic Debt Securities	155,774	162,709	155,774	162,709
	156,937	162,709	155,774	162,709
Less: Accumulated impairment loss	(30,647)	(30,648)	(30,647)	(30,648)
Total held-to-maturity	<u>126,290</u>	<u>132,061</u>	<u>125,127</u>	<u>132,061</u>

7. (iii) Securities available-for-sale

	Group		Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000	30 Sept 2007 RM'000	30 June 2007 RM'000
At fair value				
<u>Quoted Securities In Malaysia</u>				
Unit Trust	3,966	3,346	2,721	2,721
Shares	-	-	-	-
	<u>3,966</u>	<u>3,346</u>	<u>2,721</u>	<u>2,721</u>
At fair value				
<u>Quoted Securities outside Malaysia</u>				
Bond	17,330	17,263	17,330	17,263
At fair value				
<u>Unquoted Securities In Malaysia</u>				
Malaysian Government Investment Issues	816,237	791,304	816,237	791,304
Bank Negara Negotiable Notes	22,106	-	22,106	-
Islamic Commercial Papers	67,891	113,715	67,891	113,715
Accepted Bills	13,857	233,166	13,857	233,166
Promissory Notes	5,604	6,022	5,604	6,022
Negotiable Islamic Debt Certificate	127,520	1,385,542	127,520	1,385,542
Islamic Debt Securities	1,213,185	792,580	1,213,185	792,580
Less: Impairment loss	<u>(10,204)</u>	<u>-</u>	<u>(10,204)</u>	<u>-</u>
	<u>2,256,196</u>	<u>3,322,329</u>	<u>2,256,196</u>	<u>3,322,329</u>
At fair value				
<u>Unquoted securities outside Malaysia</u>				
Islamic Development Bank Unit Trust	1,928	1,928	1,928	1,928
Islamic Debt Securities	68,330	69,199	68,330	69,199
	<u>70,258</u>	<u>71,127</u>	<u>70,258</u>	<u>71,127</u>
At cost				
<u>Unquoted securities in Malaysia</u>				
Unquoted shares	25,854	26,016	25,854	26,016
Less: Impairment loss	<u>(15,374)</u>	<u>(15,536)</u>	<u>(15,374)</u>	<u>(15,536)</u>
	<u>10,480</u>	<u>10,480</u>	<u>10,480</u>	<u>10,480</u>
At cost				
<u>Unquoted securities outside Malaysia</u>				
Unquoted shares	26,912	27,163	26,912	27,163
Less: impairment loss	<u>(23,916)</u>	<u>(24,168)</u>	<u>(23,916)</u>	<u>(24,168)</u>
	<u>2,996</u>	<u>2,995</u>	<u>2,996</u>	<u>2,995</u>
Total available-for-sale	<u>2,361,226</u>	<u>3,427,540</u>	<u>2,359,981</u>	<u>3,426,915</u>

8. Financing, advances and other loans

(i) By type	Group		Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000	30 Sept 2007 RM'000	30 June 2007 RM'000
Cash line	7,582	135,221	7,582	135,221
Term financing				
House financing	5,681,064	5,694,890	5,681,064	5,694,890
Syndicated financing	128,167	180,182	128,167	180,182
Lease receivables	132,590	398,807	132,590	398,807
Bridging financing	390,398	658,083	390,398	658,083
Personal financing	1,929,282	1,960,359	1,929,282	1,960,359
Other term financing	4,579,148	4,151,390	4,590,932	4,201,390
Staff financing	298,427	293,624	298,427	293,624
Credit/charge cards	274,427	253,498	274,427	253,498
Revolving credit	1,269,716	1,018,506	1,269,716	1,018,506
	<u>14,690,801</u>	<u>14,744,560</u>	<u>14,702,585</u>	<u>14,794,560</u>
Less: Unearned income	<u>(4,911,312)</u>	<u>(4,906,263)</u>	<u>(4,911,312)</u>	<u>(4,906,263)</u>
	<u>9,779,489</u>	<u>9,838,297</u>	<u>9,791,273</u>	<u>9,888,297</u>
Less: Allowance for bad and doubtful financing:				
General	(170,252)	(170,461)	(170,252)	(170,461)
Specific	(1,191,540)	(1,215,820)	(1,191,540)	(1,215,820)
Total net financing, advances and other loans	<u>8,417,697</u>	<u>8,452,016</u>	<u>8,429,481</u>	<u>8,502,016</u>

8. (ii) By contract

	Group		Bank	
	30 Sept 2007	30 June 2007	30 Sept 2007	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Bai-Bithaman Ajil	5,760,076	5,871,862	5,760,076	5,871,862
Bai-Al-Inah	433,077	415,328	433,077	415,328
Ijarah	154,318	157,855	154,318	157,855
Ijarah Muntahia Bittamlik	120,313	184,379	120,313	184,379
Mudharabah	18,033	18,150	18,033	18,150
Murabahah	1,280,187	1,248,975	1,280,187	1,248,975
Musyarakah	-	-	-	50,000
Bai-Al-Inah Cash Note	1,359,705	1,267,727	1,371,489	1,267,727
Istisna'	618,422	638,984	618,422	638,984
Others	35,357	35,037	35,357	35,037
	<u>9,779,488</u>	<u>9,838,297</u>	<u>9,791,272</u>	<u>9,888,297</u>

(iii) By type of customer

	Group		Bank	
	30 Sept 2007	30 June 2007	30 Sept 2007	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Domestic non-bank financial institutions	64,053	27,376	75,837	77,376
Domestic business enterprise				
- Small medium industries	1,055,181	1,051,169	1,055,181	1,051,169
- Others	1,378,069	1,464,434	1,378,069	1,464,434
Government & Statutory	66,864	68,214	66,864	68,214
Individuals	6,557,219	6,471,960	6,557,219	6,471,960
Others domestic entities	29,347	29,572	29,347	29,572
Foreign entities	628,755	725,572	628,755	725,572
	<u>9,779,488</u>	<u>9,838,297</u>	<u>9,791,272</u>	<u>9,888,297</u>

(iv) By profit rate sensitivity

	Group		Bank	
	30 Sept 2007	30 June 2007	30 Sept 2007	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Fixed rate				
Housing financing	2,444,239	2,464,941	2,444,239	2,464,941
Others fixed rate financing	7,335,249	7,373,356	7,347,033	7,423,356
	<u>9,779,488</u>	<u>9,838,297</u>	<u>9,791,272</u>	<u>9,888,297</u>

(v) By sector

	Group		Bank	
	30 Sept 2007	30 June 2007	30 Sept 2007	30 June 2007
	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry & fishing	222,813	226,185	222,813	226,185
Mining and quarrying	1,221	3,633	1,221	3,633
Manufacturing	836,722	1,125,203	836,722	1,125,203
Electricity, gas and water	85,015	87,387	85,015	87,387
Construction	711,559	700,883	711,559	700,883
Real estate	42,583	109,903	42,583	109,903
Purchase of landed property:				
-Residential	2,921,682	2,891,457	2,921,682	2,891,457
-Non-residential	443,726	480,508	443,726	480,508
Wholesale & retail trade and restaurants & hotels	280,080	268,740	280,080	268,740
Transport, storage and communication	92,742	77,162	92,742	77,162
Finance, insurance and business services	81,338	46,038	93,122	96,038
Purchase of securities	189,478	221,905	189,478	221,905
Purchase of transport vehicles	1,690,628	1,772,269	1,690,628	1,772,269
Consumption credit	1,559,216	1,451,771	1,559,216	1,451,771
Community, social & personnel	64,510	59,135	64,510	59,135

Others	556,175	316,118	556,175	316,118
	<u>9,779,488</u>	<u>9,838,297</u>	<u>9,791,272</u>	<u>9,888,297</u>

9. Non performing financing

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

	Group		Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000	30 Sept 2007 RM'000	30 June 2007 RM'000
At 1 July	2,159,040	2,269,107	2,159,040	2,269,107
Classified as non-performing	124,439	712,278	124,439	712,278
Reclassified as performing	(32,274)	(81,375)	(32,274)	(81,375)
Amount recovered	(245,846)	(392,880)	(245,846)	(392,880)
Amount written off	-	(307,245)	-	(307,245)
Other adjustments	9,507	-	9,507	-
Exchange differences	(6,715)	(40,845)	(6,715)	(40,845)
At end	<u>2,008,151</u>	<u>2,159,040</u>	<u>2,008,151</u>	<u>2,159,040</u>
Less:- Specific allowance (SA)	<u>(1,191,540)</u>	<u>(1,215,820)</u>	<u>(1,191,540)</u>	<u>(1,215,820)</u>
Net non-performing financing, advances and loans	<u>816,611</u>	<u>943,220</u>	<u>816,611</u>	<u>943,220</u>
Ratio of net non-performing financing, advances and other loans to total net financing, advances and other loans	<u>9.51%</u>	<u>10.94%</u>	<u>9.50%</u>	<u>10.88%</u>

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

	Group and Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000
<u>General allowance</u>		
At 1 July	170,461	168,462
Allowance made	-	3,074
Transferred to specific allowance	-	-
Transferred to PER/PATD	-	-
Write back	-	-
Exchange differences	(209)	(1,075)
Closing	<u>170,252</u>	<u>170,461</u>
As % of gross financing, advances and other loans less specific allowance	1.98%	1.97%

	Group		Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000	30 Sept 2007 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	79,569	275,389	79,569	275,389
Transferred from allowance for doubtful debts	-	-	-	-
Amount recovered	(100,648)	(228,208)	(100,648)	(253,208)
Amount written off	-	(264,230)	-	(264,230)
Exchange differences	(3,201)	(31,725)	(3,201)	(31,725)
Closing	<u>1,191,540</u>	<u>1,215,820</u>	<u>1,191,540</u>	<u>1,215,820</u>

9. (iii) NPF by sector

	Group		Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000	30 Sept 2007 RM'000	30 June 2007 RM'000
Agriculture, hunting, forestry & fishing	74,651	84,758	74,651	84,758
Mining and quarrying	2,558	3,135	2,558	3,135
Manufacturing	539,998	412,419	539,998	412,419
Electricity, gas and water	82,258	83,510	82,258	83,510
Construction	397,296	461,369	397,296	461,369
Real estate	5,393	4,431	5,393	4,431
Purchase of landed property:				
-Residential	276,679	360,829	276,679	360,829
-Non-residential	127,816	158,501	127,816	158,501
Wholesale & retail trade and restaurants & hotels	191,746	144,260	191,746	144,260
Transport, storage and communication	17,719	19,200	17,719	19,200
Finance, insurance and business services	510	636	510	636
Purchase of securities	80,375	184,581	80,375	184,581
Purchase of transport vehicles	63,004	60,608	63,004	60,608
Consumption credit	116,172	140,793	116,172	140,793
Community social & personal services	18,984	23,591	18,984	23,591
Others	12,992	16,419	12,992	16,419
	<u>2,008,151</u>	<u>2,159,040</u>	<u>2,008,151</u>	<u>2,159,040</u>

10. Deposit from customers

(i) By type of deposit

	Group		Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000	30 Sept 2007 RM'000	30 June 2007 RM'000
<u>Non-Mudharabah Fund:</u>				
Demand deposits	4,766,939	4,617,985	4,767,915	4,619,142
Saving deposits	1,813,844	1,589,308	1,813,844	1,589,308
Negotiable Islamic Debt Certificates (NIDC)	4,225,793	4,596,717	4,225,793	4,601,266
Others	37,074	35,222	37,074	35,222
	<u>10,843,650</u>	<u>10,839,232</u>	<u>10,844,626</u>	<u>10,844,938</u>
<u>Mudharabah Fund:</u>				
Saving deposits	484,395	467,390	484,395	467,390
General investment deposits	2,027,600	2,015,116	2,027,600	2,015,116
Special investment deposits	3,521,313	4,255,300	3,522,462	4,288,832
Others	622	623	622	623
	<u>6,033,930</u>	<u>6,738,429</u>	<u>6,035,079</u>	<u>6,771,961</u>
	<u>16,877,580</u>	<u>17,577,661</u>	<u>16,879,705</u>	<u>17,616,899</u>

(ii) By type of customer

	Group		Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000	30 Sept 2007 RM'000	30 June 2007 RM'000
Government and statutory bodies	3,485,355	3,309,885	3,485,355	3,309,885
Business enterprises	5,503,629	6,097,683	5,503,629	6,097,683
Individuals	2,744,897	2,549,629	2,744,897	2,549,629
Others	5,143,699	5,620,464	5,145,824	5,659,702
	<u>16,877,580</u>	<u>17,577,661</u>	<u>16,879,705</u>	<u>17,616,899</u>

11. Deposit and placements of Banks and other financial institutions

	Group and Bank	
	30 Sept 2007 RM'000	30 June 2007 RM'000
Mudharabah:		
Licensed Islamic banks	110,624	33,991
	<u>110,624</u>	<u>33,991</u>

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12. Income derived from investment of depositors funds and others

	Group 30 Sept 2007 RM'000	Bank 30 Sept 2007 RM'000	30 Sept 2006 RM'000
Income derived from investment of :			
(i) General investment deposits	28,681	28,681	37,517
(ii) Other deposits	206,151	207,077	158,313
	<u>234,832</u>	<u>235,758</u>	<u>195,830</u>

(i) Income derived from investment of general investment deposits

	Group 30 June 2007 RM'000	Bank 30 Sept 2007 RM'000	30 Sept 2006 RM'000
Finance income and hibah			
Financing, advances and other loans	21,612	21,612	29,013
Held-for-trading	51	51	2
Held-to-maturity	176	176	38
Available-for-sale	1,048	1,048	2,807
Money at call and deposit with financial institutions	4,776	4,776	4,341
	<u>27,663</u>	<u>27,663</u>	<u>36,201</u>
Amortization of premium less accretion of discounts	963	963	1,388
	<u>28,626</u>	<u>28,626</u>	<u>37,589</u>
Other dealing income			
Net (loss)/gain from foreign exchange transactions	-	-	(374)
Net (loss)/gain from sale of securities held-for-trading	(17)	(17)	(41)
Net gain/(loss) on revaluation of trading securities	72	72	199
	<u>55</u>	<u>55</u>	<u>(216)</u>
Other operating income			
Net gain from sale of securities available for sale	-	-	144
Dividend income from securities :	-	-	-
Quoted in Malaysia	-	-	-
Quoted outside Malaysia	-	-	-
Unquoted in Malaysia	-	-	-
Unquoted outside Malaysia	-	-	-
	<u>-</u>	<u>-</u>	<u>144</u>
Other Income			
Net gains on disposal of foreclosed properties	-	-	-
Rental Income	-	-	-
Other Income	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
	<u>28,681</u>	<u>28,681</u>	<u>37,517</u>

12. (ii) Income derived from investment of other deposits

	Group	Bank	
	30 Sept	30 Sept	30 Sept
	2007	2007	2006
	RM'000	RM'000	RM'000
Finance income and hibah			
Financing, advances and other loans	155,077	156,003	125,504
Held-for-trading	370	370	9
Held-to-maturity	1,254	1,254	210
Available-for-sale	7,554	7,554	1,690
Money at call and deposit with financial institutions	34,593	34,593	24,108
	<u>198,848</u>	<u>199,774</u>	<u>151,521</u>
Amortization of premium less accretion of discounts	6,908	6,908	7,695
	<u>205,756</u>	<u>206,682</u>	<u>159,216</u>
Other dealing income			
Net (loss)/gain from foreign exchange transactions.	-	-	(2,579)
Net (loss)/gain from sale of securities held-for-trading	(126)	(126)	(222)
Net gain/(loss) on revaluation of securities held-for-trading	521	521	1,097
	<u>395</u>	<u>395</u>	<u>(1,704)</u>
Other operating income			
Net gain from sale of securities available-for-sale	-	-	801
Dividend income from securities :	-	-	-
Quoted in Malaysia	-	-	-
Quoted outside Malaysia	-	-	-
Unquoted in Malaysia	-	-	-
Unquoted outside Malaysia	-	-	-
	<u>-</u>	<u>-</u>	<u>801</u>
Other Income			
Net gains on disposal of foreclosed propertises	-	-	-
Rental Income	-	-	-
Other Income	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>
	<u>206,151</u>	<u>207,077</u>	<u>158,313</u>

13. Income derived from investment of shareholders' fund

	Group	Bank	
	30 Sept	30 Sept	30 Sept
	2007	2007	2006
	RM'000	RM'000	RM'000
Finance income and hibah			
Financing, advances and other loans	747	747	788
Held-for-trading	8	-	-
Held-to-maturity	-	-	-
Available-for-sale	7,542	7,509	3,079
Money at call and deposit with financial institutions	26,086	26,003	(2,948)
	<u>34,383</u>	<u>34,259</u>	<u>919</u>
Amortization of premium less accretion of discounts	1,881	1,836	1,320
	<u>36,264</u>	<u>36,095</u>	<u>2,239</u>
Other dealing income			
Net (loss)/gain from foreign exchange transactions	(511)	(511)	(5,136)
Net gain from sale of securities held-for-trading	-	-	-
Net gain on revaluation of securities held-for-trading	(28)	-	-
	<u>(539)</u>	<u>(511)</u>	<u>(5,136)</u>
Other operating income			
Net gain from sale of securities available for sale	-	-	1,017
Profit on sale of foreign currencies	6,544	-	-
Gain on disposal of an associate company	-	-	-
Dividend income from securities :	-	-	-
Quoted in Malaysia	2,688	2,688	-
Quoted outside Malaysia	-	-	287
Unit trust in Malaysia	-	-	90
Unit trust outside Malaysia	62	62	-
Unquoted in Malaysia	-	-	-
Unquoted outside Malaysia	-	-	54
Dividend income:	-	-	-
Sudsiadary Companies	-	-	-
Associate Companies	-	-	-
	<u>9,294</u>	<u>2,750</u>	<u>1,448</u>
Fees and commission			
Processing fees	568	553	511
Commitment fees	3	3	44
Guarantee fees	-	-	-
Corporate advisory fees	3	3	7
Services charges fees	-	-	-
ATM fees	2,497	2,497	1,904
Financing fees	4,158	4,158	3,241
Cheque issued & return, closing account and other fees	261	261	276
Takaful service fees and commission	191	191	644
Credit card fees and commission	2,256	2,256	1,682

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Rentas clearing fees	502	502	441
Unit trust management fees	259	-	-
Commission on MEPs	866	866	649
Others	4,100	3,953	5,512
	<u>15,664</u>	<u>15,243</u>	<u>14,911</u>
Other Income			
Net (loss)/gains on disposal of property, plant & equipment	-	-	-
Net gains/(loss) on disposal of foreclosed properties	-	-	-
Rental Income	-	-	-
Other Income	75	75	41
	<u>75</u>	<u>75</u>	<u>41</u>
	<u>60,758</u>	<u>53,652</u>	<u>13,503</u>

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14. Allowance for losses on debt and financing

	Group	Bank	
	30 Sept	30 Sept	30 Sept
	2007	2007	2006
	RM'000	RM'000	RM'000
<u>Allowance for bad, doubtful debt and financing:</u>			
(a) Specific allowance	(21,091)	(21,091)	10,626
(b) General allowance	-	-	-
(c) Provision for doubtful debt	-	-	-
(d) Amortization of deferred allowance	-	-	-
(e) Written off /(written back)	(443)	(443)	(64)
(f) Written off bad debt recovered	(15,663)	(15,663)	(4,306)
(g) Amortization of deferred asset	-	-	-
(h) Danaharta Recovered	-	-	(1,616)
(i) Exchange differences	-	-	-
	<u>(37,197)</u>	<u>(37,197)</u>	<u>4,640</u>

15. Income attributable to depositors

	Group	Bank	
	30 Sept	30 Sept	30 Sept
	2007	2007	2006
	RM'000	RM'000	RM'000
Deposits from customers			
- Mudharabah Fund	62,150	62,150	89,266
- Non-Mudharabah Fund	4,853	4,918	4,097
Deposits and placements of banks and other financial institutions			
- Mudharabah Fund	43,750	43,750	919
	<u>110,753</u>	<u>110,818</u>	<u>94,282</u>

16. Capital adequacy

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

	Group		Bank	
	30 Sept	30 June	30 Sept	30 June
	2007	2007	2007	2007
	RM'000	RM'000	RM'000	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	(1,567,889)	(1,567,889)	(1,572,872)	(1,572,872)
Other reserve	364,645	364,645	364,731	364,731

Total Tier-1 capital	<u>1,022,266</u>	<u>1,022,266</u>	<u>1,017,369</u>	<u>1,017,369</u>
Tier II capital				
Irredeemable Subordinated Mudharabah financing	60,000	60,000	60,000	60,000
General allowance for bad and doubtful financing	<u>170,252</u>	<u>170,461</u>	<u>170,252</u>	<u>170,461</u>
Total Tier-II capital	<u>230,252</u>	<u>230,461</u>	<u>230,252</u>	<u>230,461</u>
Total Capital	1,252,518	1,252,727	1,247,621	1,247,830
Less: Investment in Subsidiaries	-	-	(5,947)	(5,947)
Capital base	<u>1,252,518</u>	<u>1,252,727</u>	<u>1,241,674</u>	<u>1,241,883</u>
Core capital ratio	10.11%	10.42%	10.07%	10.39%
Risk-weighted capital ratio	12.39%	12.77%	12.29%	12.69%

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

Group	30 Sept 2007		30 June 2007	
	Principal RM'000	Risk- Weighted RM'000	Principal RM'000	Risk- Weighted RM'000
0%	8,874,318	-	7,622,791	-
10%	13,851	1,381	13,734	1,373
20%	753,282	150,656	555,881	111,176
50%	2,466,084	1,233,042	2,443,545	1,221,772
100%	8,522,545	8,522,545	8,291,455	8,291,455
Total risk-weighted assets for credit risk	<u>20,630,080</u>	<u>9,907,624</u>	<u>18,927,406</u>	<u>9,625,776</u>
Total risk-weighted assets for market risk	-	201,450	-	184,730
Total risk-weighted assets for credit and market risk	<u>20,630,080</u>	<u>10,109,074</u>	<u>18,927,406</u>	<u>9,810,506</u>
Bank				
	30 Sept 2007		30 June 2007	
	Principal RM'000	Risk- Weighted RM'000	Principal RM'000	Risk- Weighted RM'000
0%	8,858,680	-	7,615,214	-
10%	13,851	1,381	13,374	1,373
20%	744,428	148,894	513,523	102,705
50%	2,466,084	1,233,042	2,443,545	1,221,772
100%	8,517,295	8,517,295	8,277,749	8,277,749
Total risk-weighted assets for credit risk	<u>20,600,338</u>	<u>9,900,612</u>	<u>18,863,405</u>	<u>9,603,599</u>
Total risk-weighted assets for market risk	-	201,450	-	184,729
Total risk-weighted assets for credit and market risk	<u>20,600,338</u>	<u>10,102,062</u>	<u>18,863,405</u>	<u>9,788,328</u>

17. Commitments and contingencies

Group and Bank	30 Sept 2007		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	374,256	374,256	360,844
Transaction-related contingent items	467,465	233,732	231,512
Short term self-liquidating trade related contingencies	686,091	137,218	18,105

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Assets sold with recourse and commitments with certain drawdown	119	119	119
Obligation under underwriting agreement	105,000	52,500	52,500
Foreign exchange related contracts:			
- Less than one year	3,452,760	74,372	18,748
Others	1,296,974	526,804	501,215
Total	<u>6,382,665</u>	<u>1,399,001</u>	<u>1,183,043</u>

	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
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	<u>4,937,223</u>	<u>1,281,463</u>	<u>1,085,292</u>

17. Profit Rate Risk

30 September 2007

Group	Non-trading book					Non profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	> 3-12 months RM'000	1-5 years RM'000	Over 5 years RM'000				
Assets									
Cash & short-term funds	6,816,093	-	-	-	-	-	317,070	7,133,163	5.70%
Deposits & placement with banks & other financial institutions	173,108	-	-	-	-	-	-	173,108	
Dealing Securities									
-Held for trading	-	-	-	-	-	-	138,104	138,104	3.36%
-Held-to-maturity	-	-	10,000	102,820	13,470	-	-	126,290	
-Available-for-sale	177,853	137,617	256,029	948,632	841,095	-	-	2,361,226	5.16%
Financing, advances & other loans									
- performing	553,228	141,883	295,949	1,986,543	4,623,482	-	-	7,601,085	11.87%
- non-performing	-	-	-	-	-	816,612	-	816,612	
Other assets	-	-	-	-	-	598,586	-	598,586	-33.20%
Total Assets	7,720,282	279,500	561,978	3,037,995	5,478,047	1,415,198	455,174	18,948,174	
Liabilities									
Deposits from customers	3,622,395	1,148,048	3,537,904	752,854	752,350	7,064,029	-	16,877,580	2.74%
Deposits & placement of banks & other financial institutions	110,624	-	-	-	-	-	-	110,624	41.56%
Bills & acceptance payable	441,467	-	-	-	-	-	-	441,467	
Subordinated financing	-	-	-	100,000	-	-	-	100,000	
Other liabilities	-	-	-	-	-	267,430	-	267,430	
Total Liabilities	4,174,486	1,148,048	3,537,904	852,854	752,350	7,331,459	-	17,797,101	
Shareholders' equity	-	-	-	-	-	1,151,073	-	1,151,073	
Total Liabilities and shareholders equity	4,174,486	1,148,048	3,537,904	852,854	752,350	8,482,532	-	18,948,174	
On balance sheet profit sensitivity gap	3,545,796	(868,548)	(2,975,926)	2,185,141	4,725,697				
Off balance sheet profit sensitivity gap	686,091	4,025,225	374,375	1,296,974	-				
Total profit sensitivity gap	4,231,887	3,156,677	(2,601,551)	3,482,115	4,725,697				

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30 June 2007

Group	Non-trading book					Non profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	> 3-12 months RM'000	1-5 years RM'000	Over 5 years RM'000				
Assets									
Cash & short-term funds	5,589,141	-	-	-	-	367,529	48,620	6,005,290	3.12%
Deposits & placement with banks & other financial institutions	-	149,479	-	-	-	-	-	149,479	
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	8,019,994	1,565,429	974,093	2,294,736	3,939,290	1,947,981	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	5,064,861	(377,670)	(3,155,192)	1,180,977	2,935,566				
Off balance sheet profit sensitivity gap	-	-	-	-	-				
Total profit sensitivity gap	5,064,861	(377,670)	(3,155,192)	1,180,977	2,935,566				

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17. Profit Rate Risk

30 September 2007

Bank	Non-trading book					Non profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	> 3-12 months RM'000	1-5 years RM'000	Over 5 years RM'000				
Assets									
Cash & short-term funds	6,799,540	-	-	-	-	-	317,070	7,116,610	3.24%
Deposits & placement with banks & other financial institutions	173,108	-	-	-	-	-	-	173,108	
Dealing Securities									
-Held for trading	-	-	-	-	-	-	133,219	133,219	3.15%
-Held-to-maturity	-	-	10,000	102,820	12,307	-	-	125,127	
-Available-for-sale	177,853	137,617	256,029	948,632	839,850	-	-	2,359,981	4.19%
Financing, advances & other loans									
- performing	553,228	141,883	295,949	1,986,543	4,635,266	-	-	7,612,869	9.32%
- non-performing	-	-	-	-	-	816,612	-	816,612	
Other assets	-	-	-	-	-	601,238	-	601,238	12.65%
Total Assets	<u>7,703,729</u>	<u>279,500</u>	<u>561,978</u>	<u>3,037,995</u>	<u>5,487,423</u>	<u>1,417,850</u>	<u>450,289</u>	<u>18,938,764</u>	
Liabilities									
Deposits from customers	3,622,395	1,148,048	3,537,904	752,854	752,350	7,066,154	-	16,879,705	1.50%
Deposits & placement of banks & other financial institutions	110,624	-	-	-	-	-	-	110,624	103.60%
Bills & acceptance payable	441,467	-	-	-	-	-	-	441,467	
Subordinated financing	-	-	-	100,000	-	-	-	100,000	
Other liabilities	-	-	-	-	-	265,809	-	265,809	
Total Liabilities	<u>4,174,486</u>	<u>1,148,048</u>	<u>3,537,904</u>	<u>852,854</u>	<u>752,350</u>	<u>7,331,963</u>	<u>-</u>	<u>17,797,605</u>	
Shareholders' equity	-	-	-	-	-	1,141,159	-	1,141,159	
Total Liabilities and shareholders equity	<u>4,174,486</u>	<u>1,148,048</u>	<u>3,537,904</u>	<u>852,854</u>	<u>752,350</u>	<u>8,473,122</u>	<u>-</u>	<u>18,938,764</u>	
On balance sheet profit sensitivity gap	3,529,243	(868,548)	(2,975,926)	2,185,141	4,735,073				
Off balance sheet profit sensitivity gap	686,091	4,025,225	374,375	1,296,974	-				
Total profit sensitivity gap	<u>4,215,334</u>	<u>3,156,677</u>	<u>(2,601,551)</u>	<u>3,482,115</u>	<u>4,735,073</u>				

Bank Islam Malaysia Berhad (98127-X)
(Incorporated in Malaysia)

30 June 2007

Bank	Non-trading book					Non profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	> 3-12 months RM'000	1-5 years RM'000	Over 5 years RM'000				
Assets									
Cash & short-term funds	-	-	-	-	-	-	-	-	
Deposits & placement with banks & other financial institutions	5,589,141	149,479	-	-	-	360,719	44,832	6,144,171	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	
Shareholders' equity	-	-	-	-	-	1,044,214	-	1,044,214	
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	
On balance sheet profit sensitivity gap	5,024,998	(377,670)	(3,155,192)	1,180,977	2,985,566				
Off balance sheet profit sensitivity gap	-	-	-	-	-				
Total profit sensitivity gap	5,024,998	(377,670)	(3,155,192)	1,180,977	2,985,566				