

Bank Islam Malaysia Berhad (98127-X)

(Incorporated in Malaysia)
and its subsidiaries

Unaudited Balance Sheet as at 30 September 2008

	Note	Group		Bank	
		30 September 2008 RM'000	30 June 2008 RM'000	30 September 2008 RM'000	30 June 2008 RM'000
ASSETS					
Cash and short term funds	7	6,358,747	9,948,772	6,349,178	9,940,405
Deposits and placements with banks and other and other financial institutions	8	178	193,650	178	193,650
Securities:					
<i>Held-for-trading</i>	9 (i)	11,944	54,510	11,900	54,459
<i>Held-to-maturity</i>	9 (ii)	160,072	161,534	160,072	161,534
<i>Available-for-sale</i>	9 (iii)	4,393,677	3,437,219	4,393,677	3,435,434
Financing, advances and other loans	10	9,167,979	9,061,318	9,168,282	9,061,318
Other assets		102,623	99,374	96,852	97,545
Statutory deposit with Bank Negara Malaysia		441,824	362,151	441,824	362,151
Investment in subsidiary companies		-	-	20,947	15,947
Current tax asset		9,193	9,239	8,615	8,615
Deferred tax asset		86,282	86,282	86,282	86,282
Property, plant and equipment		139,509	127,784	139,203	127,474
Prepaid lease payments		14,567	14,610	14,567	14,610
Total Assets		20,886,595	23,556,443	20,891,577	23,559,424
LIABILITIES AND EQUITY					
Deposits from customers	12	18,494,415	20,754,319	18,503,849	20,763,168
Deposits and placements of banks and other financial institutions	13	64,353	58,443	64,353	58,443
Bills payables		503,303	990,448	513,969	996,171
Other liabilities		310,936	327,941	309,461	326,694
Zakat		7,892	6,023	7,519	5,998
Subordinated financing		100,000	100,000	100,000	100,000
Total Liabilities		19,480,899	22,237,174	19,499,151	22,250,474
Equity					
Share capital		1,725,490	1,725,490	1,725,490	1,725,490
Reserves		(319,794)	(406,221)	(333,064)	(416,540)
Total Equity		1,405,696	1,319,269	1,392,426	1,308,950
Total Equity and Liabilities		20,886,595	23,556,443	20,891,577	23,559,424
COMMITMENTS AND CONTINGENCIES	19	8,678,882	9,322,361	8,678,882	9,322,361
CAPITAL ADEQUACY	18				
Core capital ratio		10.63%	11.27%	10.54%	11.20%
Risk-weighted capital ratio		12.40%	13.15%	12.15%	12.93%

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2008.

Bank Islam Malaysia Berhad (98127-X)

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Unaudited Income Statements**For the First Quarter Ended 30 September 2008**

	Note	Group 3 months ended		Bank 3 months ended	
		30 Sept. 2008 RM'000	30 Sept. 2007 RM'000	30 Sept. 2008 RM'000	30 Sept. 2007 RM'000
Income derived from investment of depositors' funds	14	244,569	234,832	244,602	235,758
Income derived from investment of shareholders' funds	15	78,867	60,758	73,672	53,652
Allowance for losses on debt and financing	16	(18,294)	37,197	(18,294)	37,197
Reversal/(Impairment) loss		-	(10,204)	-	(10,204)
Profit equalisation reserve		(16)	(2,083)	(16)	(2,083)
Direct expenses		<u>(3,222)</u>	<u>(1,182)</u>	<u>(3,222)</u>	<u>(1,182)</u>
Total distributable income		301,904	319,318	296,742	313,138
Income attributable to the depositors	17	<u>(113,736)</u>	<u>(110,753)</u>	<u>(113,806)</u>	<u>(110,818)</u>
Total net income		188,168	208,565	182,936	202,320
Other operating expenses		(111,609)	(94,088)	(110,372)	(92,835)
Finance cost		<u>(854)</u>	<u>(1,060)</u>	<u>(854)</u>	<u>(1,060)</u>
Profit/(Loss) before zakat and taxation		75,705	113,417	71,710	108,425
Zakat		(1,500)	(4,511)	(1,500)	(4,508)
Taxation		(2,021)	(728)	(953)	(726)
Profit/(Loss) after zakat and taxation		<u>72,184</u>	<u>108,178</u>	<u>69,257</u>	<u>103,191</u>

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2008.

Bank Islam Malaysia Berhad (98127-X)

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Unaudited Statement of Changes in Equity For the First Quarter Ended 30 September 2008

<u>Group</u>	← Attributable to shareholders of the Bank →						Total RM'000
	Share capital RM'000	Share premium RM'000	Non-Distributable		Translation reserve RM'000	Accumulated losses RM'000	
			Statutory reserve RM'000	Fair value reserve RM'000			
At 1 July 2007	1,725,490	500,020	326,177	26,845	38,468	(1,567,889)	1,049,111
Prior year adjustment	-	-	(9,414)	-	-	(20,588)	(30,002)
As restated	1,725,490	500,020	316,763	26,845	38,468	(1,588,477)	1,019,109
Foreign exchange translation differences	-	-	-	-	20,015	-	20,015
Unrealised net loss on revaluation of securities available-for-sale	-	-	-	(109,455)	-	-	(109,455)
Net (loss)/gains recognised directly in equity	-	-	-	(109,455)	20,015	-	(89,440)
Profit for the year	-	-	-	-	-	389,600	389,600
Total recognised income and expense for the year	-	-	-	(109,455)	20,015	389,600	300,160
Transfer to statutory reserve	-	-	192,058	-	-	(192,058)	-
At 30 June 2008	1,725,490	500,020	508,821	(82,610)	58,483	(1,390,935)	1,319,269
At 1 July 2008	1,725,490	500,020	508,821	(82,610)	58,483	(1,390,935)	1,319,269
Foreign exchange translation differences	-	-	-	-	(16,217)	-	(16,217)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	30,460	-	-	30,460
Net (loss)/gains recognised directly in equity	-	-	-	30,460	(16,217)	-	14,243
Profit for the period	-	-	-	-	-	72,184	72,184
Total recognised income and expense for the period	-	-	-	30,460	(16,217)	72,184	86,427
At 30 September 2008	1,725,490	500,020	508,821	(52,150)	42,266	(1,318,751)	1,405,696

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2008.

Bank Islam Malaysia Berhad (98127-X)

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Unaudited Statement of Changes in Equity For the First Quarter Ended 30 September 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 2007	1,725,490	500,020	326,177	26,845	38,554	(1,572,872)	1,044,214
Prior year adjustment	-	-	(9,414)	-	-	(20,588)	(30,002)
As restated	1,725,490	500,020	316,763	26,845	38,554	(1,593,460)	1,014,212
Foreign exchange translation differences	-	-	-	-	20,076	-	20,076
Unrealised net loss on revaluation of securities available-for-sale	-	-	-	(109,455)	-	-	(109,455)
Net (loss)/gains recognised directly in equity	-	-	-	(109,455)	20,076	-	(89,379)
Profit for the year	-	-	-	-	-	384,117	384,117
Total recognised income and expense for the year	-	-	-	(109,455)	20,076	384,117	294,738
Transfer to statutory reserve	-	-	192,058	-	-	(192,058)	-
At 30 June 2008	1,725,490	500,020	508,821	(82,610)	58,630	(1,401,401)	1,308,950
At 1 July 2008	1,725,490	500,020	508,821	(82,610)	58,630	(1,401,401)	1,308,950
Foreign exchange translation differences	-	-	-	-	(16,241)	-	(16,241)
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	30,460	-	-	30,460
Net (loss)/gains recognised directly in equity	-	-	-	30,460	(16,241)	-	14,219
Profit for the period	-	-	-	-	-	69,257	69,257
Total recognised income and expense for the period	-	-	-	30,460	(16,241)	69,257	83,476
At 30 September 2008	1,725,490	500,020	508,821	(52,150)	42,389	(1,332,144)	1,392,426

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2008.

Bank Islam Malaysia Berhad (98127-X)(Incorporated in Malaysia)
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For the First Quarter Ended 30 September 2008**

	Group		Bank	
	3 months ended		3 months ended	
	30 Sept. 2008 RM'000	30 Sept. 2007 RM'000	30 Sept. 2008 RM'000	30 Sept. 2007 RM'000
Cash flows from operating activities				
Profit before zakat and taxation	75,705	113,417	71,710	108,425
Adjustments for :				
Depreciation of property, plant and equipment	7,104	4,527	7,065	4,453
Amortisation of prepaid lease payment	43	-	43	-
Impairment loss on securities available for sale	-	10,204	-	10,204
Allowance for losses on financing	51,552	78,141	51,552	78,141
Write back of allowance for losses on financing	(26,741)	(99,232)	(26,741)	(99,232)
Dividend from shares and unit trusts	(3,818)	(2,750)	(3,818)	(2,750)
Net (gain)/loss on sale of securities held-for-trading	(225)	143	(225)	143
Net (gain)/loss on sale of securities available for sale	(882)	-	(882)	-
Fair value gain on securities held-for-trading	(1,668)	(565)	(1,668)	(593)
Accretion of discount less amortisation of premium	(12,985)	(9,752)	(12,985)	(9,707)
Dividend income from securities available for sale	(29,043)	(16,144)	(29,050)	(16,111)
Dividend income from securities held for trading	(432)	(429)	(415)	(421)
Dividend income from securities held to maturity	(233)	(1,430)	(233)	(1,430)
Operating profit before working capital changes	58,377	76,130	54,353	71,122
Changes in working capital :				
Deposits and placements with banks and Other financial institutions	5,910	76,633	5,910	76,633
Financing, advances and other loans	(131,472)	71,517	(131,775)	57,603
Statutory deposits with Bank Negara Malaysia	(79,673)	(12,688)	(79,673)	(12,688)
Bill receivables	14,359	1,996	14,359	1,996
Other receivables	(16,045)	(5,046)	(12,082)	3,997
Deposits from customers	(2,259,904)	(700,081)	(2,259,319)	(737,193)
Bills and acceptance payable	(487,145)	332,277	(482,202)	332,277
Other payables	(17,658)	47,254	(17,233)	63,868
Cash generated from/ (used in) operations	(2,913,251)	(112,008)	(2,907,662)	(142,385)
Income taxes paid	-	(53)	-	-
Net cash generated from/ (used in) operating activities	(2,913,251)	(112,061)	(2,907,662)	(142,385)
Cash flows from investing activities				
Additional investment in subsidiary	-	-	(5,000)	-
Purchase of property, plant and equipment	(18,824)	(7,101)	(18,789)	(7,101)
Dividends received from shares and unit trusts	2,865	2,750	2,865	2,750
Dividend received from securities available for sale	29,043	16,144	29,050	16,111
Dividend received from securities held for trading	432	429	415	421
Dividend received from securities held to maturity	233	1,430	233	1,430
Net (purchase)/disposal of securities	(867,773)	1,241,076	(869,565)	1,414,908
Net cash (used in)/ generated from investing activities	(854,024)	1,254,728	(860,791)	1,428,519

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**Unaudited Cash Flow Statement
For the First Quarter Ended 30 September 2008**

	Group		Bank	
	30 Sep. 2008 RM'000	30 Sep. 2007 RM'000	30 Sep. 2008 RM'000	30 Sep. 2007 RM'000
Net decrease in cash and cash equivalents	(3,767,275)	1,142,667	(3,768,453)	1,286,134
Cash and cash equivalents at beginning of year	10,142,422	6,154,769	10,134,055	5,994,692
Exchange difference on translation	(16,222)	8,835	(16,246)	8,892
Cash and cash equivalents at end of period(30/09/2008)	<u>6,358,925</u>	<u>7,306,271</u>	<u>6,349,356</u>	<u>7,289,718</u>
Cash and cash equivalents comprise :				
Cash and short term funds	6,358,747	7,133,163	6,349,178	7,116,610
Deposits and placements with Bank and others financial institutions	178	173,108	178	173,108
	<u>6,358,925</u>	<u>7,306,271</u>	<u>6,349,356</u>	<u>7,289,718</u>

The condensed interim financial statement should be read in conjunction with the audited Financial Statement of the Group and Bank for the year ended 30 June 2008.

EXPLANATORY NOTES

1. Basis of preparation

The interim financial statements of the Group and Bank have been prepared in accordance with applicable approved Financial Reporting Standards (FRS) issued by the 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 requirements. The interim financial statements should be read in conjunction with the Annual Financial Statements for the financial year ended 30 June 2008.

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

2. Auditor's report on preceding annual financial statements

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

3. Seasonality or cyclicity of operations.

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

4. Unusual items

There were no unusual items for the first quarter ended 30 September 2008.

5. Changes in accounting estimates

There was no change in estimates of amounts reported in the prior financial years that have a material effect on the first quarter ended 30 September 2008 financial statements.

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

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

7. Cash and short term funds

	Group		Bank	
	30 Sept. 2008	30 June 2008	30 Sept. 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Cash and balances with banks and other financial institutions	584,309	518,516	575,308	510,685
Money at call and deposits placements maturing within one month	<u>5,774,438</u>	<u>9,430,256</u>	<u>5,773,870</u>	<u>9,429,720</u>
	<u>6,358,747</u>	<u>9,948,772</u>	<u>6,349,178</u>	<u>9,940,405</u>

8. Deposit and placement with Bank and other financial institutions

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

9. Securities

	Group		Bank	
	30 Sept. 2008 RM'000	30 June 2008 RM'000	30 Sept. 2008 RM'000	30 June 2008 RM'000
(i) Securities held-for-trading				
At fair value				
<u>Quoted Securities in Malaysia</u>				
Shares	44	51	-	-
<u>Unquoted Securities in Malaysia</u>				
Islamic Commercial papers	11,900	29,896	11,900	29,896
Islamic Debt Securities	-	24,563	-	24,563
Total held-for-trading	<u>11,944</u>	<u>54,510</u>	<u>11,900</u>	<u>54,459</u>
(ii) Securities held-to-maturity				
At amortised cost				
<u>Unquoted securities in Malaysia</u>				
Islamic Debt Securities	178,352	179,814	178,352	179,814
Less: Accumulated impairment loss	(18,280)	(18,280)	(18,280)	(18,280)
Total held-to-maturity	<u>160,072</u>	<u>161,534</u>	<u>160,072</u>	<u>161,534</u>
(iii) Securities available-for-sale				
At fair value				
<u>Quoted Securities In Malaysia</u>				
Unit Trust	3,183	4,968	3,183	3,183
Less: Impairment loss	(462)	(462)	(462)	(462)
	<u>2,721</u>	<u>4,506</u>	<u>2,721</u>	<u>2,721</u>
At fair value				
<u>Quoted Securities outside Malaysia</u>				
Bond	85,938	81,650	85,938	81,650
At fair value				
<u>Unquoted Securities In Malaysia</u>				
Malaysian Government Investment Issues	838,271	825,089	838,271	825,089
Islamic Commercial Papers	392,092	201,787	392,092	201,787
Accepted Bills	220,206	73,623	220,206	73,623
Promissory Notes	5,604	5,604	5,604	5,604
Negotiable Islamic Debt Certificate	691,586	339,984	691,586	339,984
Islamic Debt Securities	2,186,648	1,934,726	2,186,648	1,934,726
Less: Impairment loss	(45,154)	(45,154)	(45,154)	(45,154)
	<u>4,289,253</u>	<u>3,335,659</u>	<u>4,289,253</u>	<u>3,335,659</u>
At fair value				
<u>Unquoted securities outside Malaysia</u>				
Islamic Development Bank Unit Trust	1,764	1,928	1,764	1,928
At cost				
<u>Unquoted securities in Malaysia</u>				
Unquoted shares	26,474	25,177	26,474	25,177
Less: Impairment loss	(15,469)	(14,697)	(15,469)	(14,697)
	<u>11,005</u>	<u>10,480</u>	<u>11,005</u>	<u>10,480</u>
At cost				
<u>Unquoted securities outside Malaysia</u>				
Unquoted shares	2,996	25,858	2,996	25,858
Less: impairment loss	-	(22,862)	-	(22,862)
	<u>2,996</u>	<u>2,996</u>	<u>2,996</u>	<u>2,996</u>
Total available-for-sale	<u>4,393,677</u>	<u>3,437,219</u>	<u>4,393,677</u>	<u>3,435,434</u>

10. Financing, advances and other loans

(i) By type	Group		Bank	
	30 Sept. 2008	30 June 2008	30 Sept. 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Cash line	182,760	175,463	182,760	175,463
Term financing				
House financing	6,144,575	5,878,379	6,144,575	5,878,379
Syndicated financing	107,339	107,339	107,339	107,339
Lease receivables	226,752	208,234	226,752	208,234
Bridging financing	238,538	242,504	238,538	242,504
Personal financing	2,539,428	2,425,401	2,539,428	2,425,401
Other term financing	3,952,333	3,951,604	3,952,636	3,951,604
Staff financing	296,010	295,785	296,010	295,785
Credit/charge cards	352,636	340,100	352,636	340,100
Trade Bills discounted	1,645,171	1,684,209	1,645,171	1,684,209
Trust Receipt	193,903	175,518	193,903	175,518
	<u>15,879,445</u>	<u>15,484,536</u>	<u>15,879,748</u>	<u>15,484,536</u>
Less: Unearned income	<u>(5,277,182)</u>	<u>(5,025,705)</u>	<u>(5,277,182)</u>	<u>(5,025,705)</u>
	10,602,263	10,458,831	10,602,566	10,458,831
Less: Allowance for bad and doubtful financing:				
General	(170,373)	(169,382)	(170,373)	(169,382)
Specific	(1,263,911)	(1,228,131)	(1,263,911)	(1,228,131)
Total net financing, advances and other loans	<u>9,167,979</u>	<u>9,061,318</u>	<u>9,168,282</u>	<u>9,061,318</u>
(ii) By contract	Group		Bank	
	30 Sept. 2008	30 June 2008	30 Sept. 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Bai-Bithaman Ajil	5,733,004	5,526,409	5,733,004	5,526,409
Bai-Al-Inah	630,851	708,527	630,851	708,527
Ijarah	234,623	243,063	234,623	243,063
Ijarah Muntahia Bittamlik	28,933	30,334	28,933	30,334
Mudharabah	9,248	9,249	9,248	9,249
Murabahah	1,825,907	1,848,075	1,825,907	1,848,075
Bai-Al-Inah Cash Note	1,627,034	1,583,186	1,627,337	1,583,186
Istisna'	512,663	509,988	512,663	509,988
	<u>10,602,263</u>	<u>10,458,831</u>	<u>10,602,566</u>	<u>10,458,831</u>
(iii) By type of customer	Group		Bank	
	30 Sept. 2008	30 June 2008	30 Sept. 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Domestic non-bank financial institutions	37,149	36,587	37,452	36,587
Domestic business enterprise				
- Small medium industries	927,131	1,212,486	927,131	1,212,486
- Others	2,774,911	2,344,358	2,774,911	2,344,358
Government & Statutory	105,233	108,523	105,233	108,523
Individuals	6,725,773	6,725,353	6,725,773	6,725,353
Others domestic entities	30,321	29,717	30,321	29,717
Foreign entities	1,745	1,807	1,745	1,807
	<u>10,602,263</u>	<u>10,458,831</u>	<u>10,602,566</u>	<u>10,458,831</u>
(iv) By profit rate sensitivity	Group		Bank	
	30 Sept. 2008	30 June 2008	30 Sept. 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Fixed rate				
Housing financing	2,794,151	2,471,014	2,794,151	2,471,014
Others fixed rate financing	7,483,225	7,573,045	7,483,529	7,573,045
Floating rate	324,887	414,772	324,887	414,772
	<u>10,602,263</u>	<u>10,458,831</u>	<u>10,602,566</u>	<u>10,458,831</u>

10. Financing, advances and other loans

(v) By sector

	Group		Bank	
	30 Sept. 2008 RM'000	30 June 2008 RM'000	30 Sept. 2008 RM'000	30 June 2008 RM'000
Agriculture, hunting, forestry & fishing	115,803	118,141	115,803	118,141
Mining and quarrying	31,737	30,679	31,737	30,679
Manufacturing	1,473,632	1,166,209	1,473,632	1,166,209
Electricity, gas and water	88,243	81,913	88,243	81,913
Construction	573,265	589,137	573,265	589,137
Real estate	50,668	51,508	50,668	51,508
Purchase of landed property:				
-Residential	2,940,332	2,861,938	2,940,332	2,861,938
-Non-residential	394,532	398,305	394,532	398,305
Wholesale & retail trade and restaurants & hotels	402,968	519,809	402,968	519,809
Transport, storage and communication	65,332	82,792	65,332	82,792
Finance, insurance and business services	59,155	100,227	59,458	100,227
Purchase of securities	160,341	163,435	160,341	163,435
Purchase of transport vehicles	1,504,193	1,505,544	1,504,193	1,505,544
Consumption credit	2,055,327	1,986,070	2,055,327	1,986,070
Community, social & personel	54,035	59,333	54,035	59,333
Others	632,699	743,791	632,699	743,791
	<u>10,602,263</u>	<u>10,458,831</u>	<u>10,602,566</u>	<u>10,458,831</u>

11. Non performing financing

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

	Group		Bank	
	30 Sept. 2008 RM'000	30 June 2008 RM'000	30 Sept. 2008 RM'000	30 June 2008 RM'000
At 1 July	1,949,904	2,192,151	1,949,904	2,192,151
Classified as non-performing	70,342	421,526	70,342	421,526
Reclassified as performing	(26,955)	(67,274)	(26,955)	(67,274)
Amount recovered	(58,984)	(500,307)	(58,984)	(500,307)
Amount written off	(2,262)	(61,403)	(2,262)	(61,403)
Exchange differences	25,757	(34,789)	25,757	(34,789)
At end of period / year	<u>1,957,802</u>	<u>1,949,904</u>	<u>1,957,802</u>	<u>1,949,904</u>
Less:- Specific allowance	<u>(1,263,911)</u>	<u>(1,228,131)</u>	<u>(1,263,911)</u>	<u>(1,228,131)</u>
Net non-performing financing, advances and loans	<u>693,891</u>	<u>721,773</u>	<u>693,891</u>	<u>721,773</u>
Ratio of net non-performing financing to total net financing, advances and other loans	<u>7.43%</u>	<u>7.82%</u>	<u>7.43%</u>	<u>7.82%</u>

11. Non performing financing

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

	Group and Bank	
	30 Sept. 2008	30 June 2008
	RM'000	RM'000
<u>General allowance</u>		
At 1 July	169,382	170,461
Exchange differences	991	(1,079)
At end of period/year	<u>170,373</u>	<u>169,382</u>
 As % of gross financing, advances and other loans less specific allowance	 1.82%	 1.83%

	Group		Bank	
	30 Sept. 2008	30 June 2008	30 Sept. 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
<u>Specific allowance</u>				
At 1 July	1,228,131	1,211,263	1,228,131	1,211,263
Allowance made	50,177	300,924	50,177	300,924
Amount recovered	(25,366)	(213,858)	(25,366)	(213,858)
Amount written off	(2,262)	(53,613)	(2,262)	(53,613)
Exchange differences	13,231	(16,585)	13,231	(16,585)
At end of period/year	<u>1,263,911</u>	<u>1,228,131</u>	<u>1,263,911</u>	<u>1,228,131</u>

(iii) NPF by sector

	Group		Bank	
	30 Sept. 2008	30 June 2008	30 Sept. 2008	30 June 2008
	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry & fishing	51,155	51,591	51,155	51,591
Mining and quarrying	1,954	1,959	1,954	1,959
Manufacturing	504,714	505,000	504,714	505,000
Electricity, gas and water	82,583	78,507	82,583	78,507
Construction	398,225	389,522	398,225	389,522
Real estate	4,367	4,243	4,367	4,243
Purchase of landed property:				
-Residential	254,012	257,821	254,012	257,821
-Non-residential	148,764	150,924	148,764	150,924
Wholesale & retail trade and restaurants & hotels	152,353	120,835	152,353	120,835
Transport, storage and communication	16,173	16,091	16,173	16,091
Finance, insurance and business services	502	500	502	500
Purchase of securities	68,922	70,230	68,922	70,230
Purchase of transport vehicles	66,328	61,019	66,328	61,019
Consumption credit	169,570	167,252	169,570	167,252
Community social & personal services	17,598	17,654	17,598	17,654
Others	20,582	56,756	20,582	56,756
	<u>1,957,802</u>	<u>1,949,904</u>	<u>1,957,802</u>	<u>1,949,904</u>

12. Deposit from customers

(i) By type of deposit

	Group		Bank	
	30 Sept. 2008 RM'000	30 June 2008 RM'000	30 Sept. 2008 RM'000	30 June 2008 RM'000
<u>Non-Mudharabah Fund:</u>				
Demand deposits	5,568,693	5,842,721	5,569,661	5,844,949
Saving deposits	2,141,612	1,899,962	2,141,612	1,899,962
Negotiable Islamic Debt Certificates (NIDC)	4,771,167	6,098,744	4,771,167	6,098,744
Others	41,109	41,464	41,109	41,464
	<u>12,522,581</u>	<u>13,882,891</u>	<u>12,523,549</u>	<u>13,885,119</u>
<u>Mudharabah Fund:</u>				
Saving deposits	558,537	536,629	558,537	536,629
General investment deposits	2,392,266	2,411,039	2,392,266	2,411,039
Special investment deposits	3,020,796	3,923,525	3,029,262	3,930,146
Others	235	235	235	235
	<u>5,971,834</u>	<u>6,871,428</u>	<u>5,980,300</u>	<u>6,878,049</u>
	<u>18,494,415</u>	<u>20,754,319</u>	<u>18,503,849</u>	<u>20,763,168</u>

(ii) By type of customer

	Group		Bank	
	30 Sept. 2008 RM'000	30 June 2008 RM'000	30 Sept. 2008 RM'000	30 June 2008 RM'000
Government and statutory bodies	3,330,921	4,566,889	3,330,921	4,566,889
Business enterprises	6,361,967	5,747,060	6,361,967	5,747,060
Individuals	4,602,420	5,173,309	4,602,420	5,173,309
Others	4,199,107	5,267,061	4,208,541	5,275,910
	<u>18,494,415</u>	<u>20,754,319</u>	<u>18,503,849</u>	<u>20,763,168</u>

13. Deposit and placements of Banks and other financial institutions

	Group and Bank	
	30 Sept. 2008 RM'000	30 June 2008 RM'000
Mudharabah:		
Licensed Islamic banks	64,353	58,443
	<u>64,353</u>	<u>58,443</u>

14. Income derived from investment of depositors' funds

	Group		Bank	
	3 months ended		3 months ended	
	30 Sept.	30 Sept.	30 Sept.	30 Sept.
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of :				
(i) General investment deposits	31,213	28,681	31,170	28,681
(ii) Other deposits	213,356	206,151	213,432	207,077
	<u>244,569</u>	<u>234,832</u>	<u>244,602</u>	<u>235,758</u>

(i) Income derived from investment of general investment deposits

	Group		Bank	
	3 months ended		3 months ended	
	30 Sept.	30 Sept.	30 Sept.	30 Sept.
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing, advances and other loans	21,158	21,612	21,115	21,612
Held-for-trading	53	51	53	51
Held-to-maturity	30	176	30	176
Available-for-sale	2,369	1,048	2,369	1,048
Money at call and deposit with financial institutions	5,990	4,776	5,990	4,776
	<u>29,600</u>	<u>27,663</u>	<u>29,557</u>	<u>27,663</u>
Amortization of premium less accretion of discounts	1,270	963	1,270	963
	<u>30,870</u>	<u>28,626</u>	<u>30,827</u>	<u>28,626</u>
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	28	(17)	28	(17)
Net gain/(loss) on revaluation of trading securities	206	72	206	72
	<u>234</u>	<u>55</u>	<u>234</u>	<u>55</u>
Other operating income				
Net gain/(loss) from sale of securities available for sale	109	-	109	-
	<u>109</u>	<u>-</u>	<u>109</u>	<u>-</u>
	<u>31,213</u>	<u>28,681</u>	<u>31,170</u>	<u>28,681</u>

(ii) Income derived from investment of other deposits

	Group		Bank	
	3 months ended		3 months ended	
	30 Sept.	30 Sept.	30 Sept.	30 Sept.
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing, advances and other loans	144,601	155,077	144,677	156,003
Held-for-trading	362	370	362	370
Held-to-maturity	203	1,254	203	1,254
Available-for-sale	16,204	7,554	16,204	7,554
Money at call and deposit with financial institutions	40,807	34,593	40,807	34,593
	<u>202,177</u>	<u>198,848</u>	<u>202,253</u>	<u>199,774</u>
Amortization of premium less accretion of discounts	8,747	6,908	8,747	6,908
	<u>210,924</u>	<u>205,756</u>	<u>211,000</u>	<u>206,682</u>
Other dealing income				
Net gain/(loss) from sale of securities held-for-trading	197	(126)	197	(126)
Net gain/(loss) on revaluation of securities held-for-trading	1,462	521	1,462	521
	<u>1,659</u>	<u>395</u>	<u>1,659</u>	<u>395</u>
Other operating income				
Net gain/(loss) from sale of securities available-for-sale	773	-	773	-
	<u>773</u>	<u>-</u>	<u>773</u>	<u>-</u>
	<u>213,356</u>	<u>206,151</u>	<u>213,432</u>	<u>207,077</u>

15. Income derived from investment of shareholders' fund

	Group		Bank	
	3 months ended		3 months ended	
	30 Sept.	30 Sept.	30 Sept.	30 Sept.
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
Finance income and hibah				
Financing, advances and other loans	784	747	784	747
Held-for-trading	17	8	-	-
Available-for-sale	10,470	7,542	10,477	7,509
Money at call and deposit with financial institutions	26,461	26,086	26,388	26,003
	<u>37,732</u>	<u>34,383</u>	<u>37,649</u>	<u>34,259</u>
Amortization of premium less accretion of discounts	2,968	1,881	2,968	1,836
	<u>40,700</u>	<u>36,264</u>	<u>40,617</u>	<u>36,095</u>
Other dealing income				
Net gain/(loss) from foreign exchange transactions	6,759	(511)	6,759	(511)
Net gain/(loss) on revaluation of securities held-for-trading	-	(28)	-	-
	<u>6,759</u>	<u>(539)</u>	<u>6,759</u>	<u>(511)</u>
Other operating income				
Unrealised foreign exchange gain on foreign currency cash bala	150	-	-	-
Profit on sale of foreign currencies	97	6,544	-	-
Reversal of allowance for doubtful debts	4,310	-	-	-
Gross dividend income from securities :				
Quoted in Malaysia	9	-	9	-
Quoted outside Malaysia	-	-	-	-
Unit trust in Malaysia	120	-	120	-
Unit trust outside Malaysia	63	62	63	62
Unquoted in Malaysia	3,626	2,688	3,626	2,688
	<u>8,375</u>	<u>9,294</u>	<u>3,818</u>	<u>2,750</u>
Fees and commission				
Fees	14,332	8,251	14,132	7,977
Commission	5,487	3,313	5,487	3,313
Others	3,125	4,100	2,842	3,953
	<u>22,944</u>	<u>15,664</u>	<u>22,461</u>	<u>15,243</u>
Other Income				
Rental Income	-	75	17	75
Other Income	89	-	-	-
	<u>89</u>	<u>75</u>	<u>17</u>	<u>75</u>
	<u><u>78,867</u></u>	<u><u>60,758</u></u>	<u><u>73,672</u></u>	<u><u>53,652</u></u>

16. Allowance for losses on debt and financing

	Group		Bank	
	3 months ended		3 months ended	
	30 Sept.	30 Sept.	30 Sept.	30 Sept.
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
<u>Allowance for bad and doubtful financing</u>				
Specific allowance				
- Provided	50,177	79,569	50,177	79,569
- Written back	(25,366)	(100,660)	(25,366)	(100,660)
Bad debts on financing				
- Recovered	(6,517)	(16,106)	(6,517)	(16,106)
	<u>18,294</u>	<u>(37,197)</u>	<u>18,294</u>	<u>(37,197)</u>

17. Income attributable to depositors

	Group		Bank	
	3 months ended		3 months ended	
	30 Sept.	30 Sept.	30 Sept.	30 Sept.
	2008	2007	2008	2007
	RM'000	RM'000	RM'000	RM'000
Deposits from customers				
- Mudharabah Fund	49,301	62,150	49,301	62,150
- Non-Mudharabah Fund	63,644	47,193	63,714	47,258
Deposits and placements of banks and other financial institutions				
other financial institutions				
- Mudharabah Fund	791	1,410	791	1,410
	<u>113,736</u>	<u>110,753</u>	<u>113,806</u>	<u>110,818</u>

18. Capital adequacy

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

	Group		Bank	
	30 Sept.	30 June	30 Sept.	30 June
	2008	2008	2008	2008
	RM'000	RM'000	RM'000	RM'000
<u>Tier I capital</u>				
Paid-up share capital	1,725,490	1,725,490	1,725,490	1,725,490
Share premium	500,020	500,020	500,020	500,020
Accumulated losses	(1,390,935)	(1,390,935)	(1,401,401)	(1,401,401)
Other reserve	508,821	508,821	508,821	508,821
Less : Deferred tax asset	(86,282)	(86,282)	(86,282)	(86,282)
Total Tier-1 capital	<u>1,257,114</u>	<u>1,257,114</u>	<u>1,246,648</u>	<u>1,246,648</u>
<u>Tier II capital</u>				
Redeemable Subordinated Mudharabah	40,000	40,000	40,000	40,000
General allowance for bad and doubtful financing	170,373	169,382	170,373	169,382
Total Tier-II capital	<u>210,373</u>	<u>209,382</u>	<u>210,373</u>	<u>209,382</u>
Total Capital	1,467,487	1,466,496	1,457,021	1,456,030
Less: Investment in Subsidiaries	-	-	(20,947)	(15,947)
Capital base	<u>1,467,487</u>	<u>1,466,496</u>	<u>1,436,074</u>	<u>1,440,083</u>
Core capital ratio	10.63%	11.27%	10.54%	11.20%
Risk-weighted capital ratio	12.40%	13.15%	12.15%	12.93%

18. Capital adequacy

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

Group	30 September 2008		30 June 2008	
	Principal RM'000	Risk- Weighted RM'000	Principal RM'000	Risk- Weighted RM'000
0%	7,723,935	-	11,267,196	-
10%	-	-	-	-
20%	3,287,244	657,448	2,426,187	485,238
35%	629,593	220,358	619,705	216,897
50%	1,017,094	508,547	918,131	459,066
75%	5,123,702	3,842,777	4,807,711	3,605,783
100%	3,353,075	3,353,075	3,496,750	3,496,750
150%	1,199,026	1,798,539	907,510	1,361,265
Total risk-weighted assets for credit risk	22,333,669	10,380,744	24,443,190	9,624,999
Total risk-weighted assets for market risk	-	202,295	-	295,715
Total risk-weighted assets for operational risk	-	1,248,253	-	1,229,671
Total risk-weighted assets	22,333,669	11,831,292	24,443,190	11,150,385
Bank				
0%	7,714,941	-	11,259,383	-
10%	-	-	-	-
20%	3,286,670	657,334	2,425,634	485,127
35%	629,593	220,358	619,705	216,897
50%	1,017,094	508,547	918,131	459,066
75%	5,123,702	3,842,776	4,807,711	3,605,783
100%	3,346,181	3,346,181	3,491,754	3,491,754
150%	1,199,026	1,798,539	907,510	1,361,265
Total risk-weighted assets for credit risk	22,317,207	10,373,735	24,429,828	9,619,892
Total risk-weighted assets for market risk	-	202,339	-	297,754
Total risk-weighted assets for operational risk	-	1,247,782	-	1,215,812
Total risk-weighted assets	22,317,207	11,823,856	24,429,828	11,133,458

19. Commitments and contingencies

Group and Bank	30 September 2008		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	520,274	520,274	350,178
Transaction-related contingent items	628,748	314,374	302,148
Short term self-liquidating trade related contingencies	436,928	87,386	38,119
Assets sold with recourse and commitments with certain drawdown	25,726	25,726	25,726
Obligation under underwriting agreement	75,000	37,500	37,500
Foreign exchange related contracts: - Less than one year	2,228,305	46,893	33,066
Others	4,763,901	353,144	298,010
Total	8,678,882	1,385,297	1,084,747
30 June 2008			
Direct credit substitutes	521,235	521,235	317,479
Transaction-related contingent items	629,905	314,953	298,150
Short term self-liquidating trade related contingencies	514,410	102,882	22,691
Assets sold with recourse and commitments with certain drawdown	11,438	11,438	11,438
Obligation under underwriting agreement	103,000	51,500	51,500
Foreign exchange related contracts: - Less than one year	2,892,916	24,336	14,994
Others	4,649,457	283,007	231,403
Total	9,322,361	1,309,351	947,655

20. Profit Rate Risk

Group	Non-trading book						Trading book	Total	Effective profit rate
	← Up to 1 month	> 1-3 months	> 3-12 months	1-5 years	Over 5 years	Non profit sensitive			
30 September 2008	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Assets									
Cash, short-term funds and deposits & placement with banks & other financial institutions	-	-	-	-	-	-	-	-	-
Dealing Securities	5,783,050	567	-	-	-	575,308	-	6,358,925	3.92
-Held for trading	-	-	-	-	-	-	11,944	11,944	5.24
-Held-to-maturity	-	-	-	160,072	-	-	-	160,072	0.58
-Available-for-sale	330,466	475,464	1,103,654	1,131,402	1,352,691	-	-	4,393,677	4.27
Financing, advances & other loans									
- performing	1,301,148	760,752	818,553	1,298,917	4,294,718	-	-	8,474,088	7.82
- non-performing	-	-	-	-	-	693,891	-	693,891	-
Other assets	62	1,437	54	4,798	287	787,360	-	793,998	-
Total Assets	7,414,726	1,238,220	1,922,261	2,595,189	5,647,696	2,056,559	11,944	20,886,595	
Liabilities									
Deposits from customers	3,318,094	1,595,504	3,306,491	1,447,761	556,754	8,269,811	-	18,494,415	2.23
Deposits & placement of banks & other financial institutions	64,353	-	-	-	-	-	-	64,353	4.34
Bills & acceptance payable	812,764	-	-	-	-	-	-	812,764	-
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.39
Other liabilities	272	164	446	593	-	7,892	-	9,367	-
Total Liabilities	4,195,483	1,595,668	3,306,937	1,548,354	556,754	8,277,703	-	19,480,899	
Shareholders' equity	-	-	-	-	-	1,405,696	-	1,405,696	
Total Liabilities and shareholders equity	4,195,483	1,595,668	3,306,937	1,548,354	556,754	9,683,399	-	20,886,595	
On balance sheet profit sensitivity gap	3,219,243	(357,448)	(1,384,676)	1,046,835	5,090,942				
Off balance sheet profit sensitivity gap	-	-	-	-	-				
Total profit sensitivity gap	3,219,243	(357,448)	(1,384,676)	1,046,835	5,090,942				

Profit Rate Risk

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

Profit Rate Risk

Bank	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			
30 September 2008	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Assets									
Cash, short-term funds and deposits & placement with banks & other financial institutions	5,774,048	-	-	-	-	575,308	-	6,349,356	3.91
Dealing Securities									
-Held for trading	-	-	-	-	-	-	11,900	11,900	4.52
-Held-to-maturity	-	-	-	160,072	-	-	-	160,072	0.58
-Available-for-sale	330,466	475,464	1,103,654	1,131,402	1,352,691	-	-	4,393,677	4.27
Financing, advances & other loans									
- performing	1,301,451	760,752	818,553	1,298,917	4,294,718	-	-	8,474,391	7.82
- non-performing	-	-	-	-	-	693,891	-	693,891	-
Other assets	-	-	-	-	-	808,290	-	808,290	-
Total Assets	7,405,965	1,236,216	1,922,207	2,590,391	5,647,409	2,077,489	11,900	20,891,577	
Liabilities									
Deposits from customers	3,327,528	1,595,504	3,306,491	1,447,761	556,754	8,269,811	-	18,503,849	2.23
Deposits & placement of banks & other financial institutions	64,353	-	-	-	-	-	-	64,353	4.34
Bills & acceptance payable	823,430	-	-	-	-	-	-	823,430	-
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.39
Other liabilities	-	-	-	-	-	7,519	-	7,519	-
Total Liabilities	4,215,311	1,595,504	3,306,491	1,547,761	556,754	8,277,330	-	19,499,151	
Shareholders' equity	-	-	-	-	-	1,392,426	-	1,392,426	
Total Liabilities and shareholders equity	4,215,311	1,595,504	3,306,491	1,547,761	556,754	9,669,756	-	20,891,577	
On balance sheet profit sensitivity gap	3,190,654	(359,288)	(1,384,284)	1,042,630	5,090,655				
Off balance sheet profit sensitivity gap	-	-	-	-	-				
Total profit sensitivity gap	3,190,654	(359,288)	(1,384,284)	1,042,630	5,090,655				

Profit Rate Risk

Bank	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			
30 June 2008	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Assets									
Cash, short-term funds and deposits & placement with banks & other financial institutions	-	-	-	-	-	-	-	-	-
Securities	9,429,720	-	-	-	-	477,881	226,454	10,134,055	3.19
-Held for trading	-	-	-	-	-	-	54,459	54,459	4.52
-Held-to-maturity	-	-	-	93,207	68,327	-	-	161,534	2.27
-Available-for-sale	92,055	122,914	636,665	1,280,856	1,289,468	13,476	-	3,435,434	4.20
Financing, advances & other loans									
- performing	1,336,535	866,820	636,694	1,649,849	3,849,647	-	-	8,339,545	8.51
- non-performing	-	-	-	-	-	721,773	-	721,773	-
Other assets	-	-	-	-	-	712,624	-	712,624	-
Total Assets	10,858,310	989,734	1,273,359	3,023,912	5,207,442	1,925,754	280,913	23,559,424	
Liabilities									
Deposits from customers	5,080,288	3,012,565	2,161,545	1,682,151	545,080	8,281,539	-	20,763,168	2.19
Deposits & placement of banks & other financial institutions	58,443	-	-	-	-	-	-	58,443	4.56
Bills & acceptance payable	996,171	-	-	-	-	-	-	996,171	-
Subordinated financing	-	-	-	100,000	-	-	-	100,000	3.48
Other liabilities	-	-	-	-	-	332,692	-	332,692	-
Total Liabilities	6,134,902	3,012,565	2,161,545	1,782,151	545,080	8,614,231	-	22,250,474	
Shareholders' equity	-	-	-	-	-	1,308,950	-	1,308,950	
Total Liabilities and shareholders equity	6,134,902	3,012,565	2,161,545	1,782,151	545,080	9,923,181	-	23,559,424	
On balance sheet profit sensitivity gap	4,723,408	(2,022,831)	(888,186)	1,241,761	4,662,362				
Off balance sheet profit sensitivity gap	-	-	-	-	-				
Total profit sensitivity gap	4,723,408	(2,022,831)	(888,186)	1,241,761	4,662,362				