

Hong Leong Islamic Bank Berhad
Unaudited Balance Sheet As At 30 September 2006

	Note	Financial Period Ended 30/09/2006 RM'000	Financial Year Ended 30/06/2006 RM'000
<u>ASSETS</u>			
Cash and short-term funds	4	1,304,462	1,370,943
Deposits and placements with banks and other financial institutions	5	110,000	-
Securities Held-for-trading	6 (i)	165,363	129,027
Securities Available-for-sale	6 (ii)	179,552	178,524
Securities Held-to-maturity	6 (iii)	435,181	589,337
Financing, advances and other financing	7	3,878,599	3,944,758
Other assets		11,209	36,525
Statutory deposits with Bank Negara Malaysia		177,474	163,424
Property, plant and equipment		1,959	2,060
Deferred tax assets		18,467	19,063
Total Assets		6,282,266	6,433,661
<u>LIABILITIES AND SHAREHOLDERS' FUND</u>			
Deposits from customers	9	5,358,720	5,701,544
Deposits and placements of banks and other financial institutions	10	265,531	135,000
Bills and acceptance payable		182	1,424
Other liabilities	11	100,113	52,037
Provision for taxation		1,854	2,373
Total Liabilities		5,726,400	5,892,378
Share Capital		500,000	500,000
Reserves		55,866	41,283
Total Shareholders' Fund		555,866	541,283
Total Liabilities and Shareholders' Fund		6,282,266	6,433,661
<u>COMMITMENTS AND CONTINGENCIES</u>	17	488,241	427,370
<u>CAPITAL ADEQUACY</u>			
Core capital ratio	16	13.81%	12.60%
Risk-weighted capital ratio	16	15.37%	14.04%

Hong Leong Islamic Bank Berhad
Unaudited Income Statements
For The Financial Period Ended 30 September 2006

	Note	Current Quarter Ended 30/09/2006 RM'000	Corresponding Quarter Ended 30/09/2005 RM'000
Income derived from investment of depositors' funds and others	12	76,801	67,967
Income derived from investment of shareholders' funds	13	7,587	6,658
Allowance for losses on financing	14	1,566	(2,253)
Profit equalisation reserve		1,000	-
Total distributable income		86,954	72,372
Income attributable to the depositors	15	(49,217)	(34,601)
Total net income		37,737	37,771
Other operating expenses		(18,849)	(20,658)
Profit before zakat and taxation		18,888	17,113
Zakat		(9)	(15)
Taxation		(5,100)	(4,822)
Profit after zakat and taxation		13,779	12,276
Earnings per share - basic (sen)		2.76	2.46
Earnings per share - fully diluted (sen)		2.76	2.46

Hong Leong Islamic Bank Berhad
Unaudited Statements Of Changes In Equity
For The Financial Period Ended 30 September 2006

	← <u>Non distributable Reserves</u> →			<u>Distributable</u>	Total RM'000
	Share Capital RM'000	Statutory Reserves RM'000	Fair Value Reserves RM'000	Retained Profit RM'000	
Balance as at 01/07/2006	500,000	21,548	(1,813)	21,548	541,283
Net profit for the period	-	-	-	13,779	13,779
Transfer to statutory reserves	-	6,890	-	(6,890)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	804	-	804
Balance as at 30/09/2006	500,000	28,438	(1,009)	28,438	555,866

Hong Leong Islamic Bank Berhad
Unaudited Statements Of Changes In Equity
For The Financial Period Ended 30 September 2005

	← <u>Non distributable Reserves</u> →			<u>Distributable</u>	Total RM'000
	Share Capital RM'000	Statutory Reserves RM'000	Fair Value Reserves RM'000	Retained Profit RM'000	
Issued and Paid-Up Capital	500,000	-	-	-	500,000
Net profit for the financial period	-	-	-	12,276	12,276
Transfer to statutory reserves	-	6,138	-	(6,138)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	778	-	778
Balance as at 30/09/2005	500,000	6,138	778	6,138	513,054

Hong Leong Islamic Bank Berhad
Unaudited Cash Flow Statements
For The Financial Period Ended 30 September 2006

	Current Quarter Ended 30/09/2006 RM'000	Corresponding Quarter Ended 30/09/2005 RM'000
Cash Flows From Operating Activities		
Profit before zakat and taxation for the financial period	18,888	17,113
Adjustments for :		
Depreciation	132	35
Gain from redemption of securities held-to-maturity	-	
Gain/loss from securities available-for-sale	(332)	44
Loss/loss from securities held-for-trading	-	492
Allowance for losses on financing and advances	(1,556)	2,253
Net unrealised gain on revaluation of securities held-for-trading and derivative financial instruments	(239)	(259)
Amortisation of premium less accretion of discounts	(696)	(1,394)
Finance income from securities available-for-sale	(2,043)	(679)
Finance income from securities held-to-maturity	(3,444)	(2,065)
Operating profit before working capital changes	10,711	15,540
(Increase)/Decrease In Operating Assets		
Financing, advances and other financing	67,715	(3,597,510)
Statutory deposits with Bank Negara Malaysia	(14,050)	(124,748)
Other assets	25,912	(127,095)
Deposit and placement with banks and other financial institutions	(110,000)	
Securities held-for-trading	(36,097)	(1,321,876)
Securities held-for-trading	(36,097)	(419,002)
(Increase)/Decrease In Operating Liabilities		
Deposits from customers	(342,824)	4,212,767
Deposits and placements of banks and others financial institutions	130,531	1,028,104
Securities sold under sell & buy back agreements	-	
Bills and acceptance payable	(1,242)	572
Other liabilities	48,067	148,125
Net cash from operating activities	(221,277)	(185,123)
Cash generated from/(used in) operations	-	-
Income taxes paid	(5,619)	-
Net cash generated from/(used in) operating activities	(226,896)	(185,123)
Cash Flows From Investing Activities		
Net purchase of securities available-for-sale	2,151	257,464
Net purchase of securities held-to-maturity	158,296	(371,285)
Purchase of property, plant and equipment	(31)	(1,056)
Net cash generated from/(used in) investing activities	160,415	(114,877)
Cash Flows From Financing Activities		
Proceeds from share issuance	-	500,000
Net cash from/(used in) financing activities	-	500,000
Net Increase/(Decrease) in Cash and Cash Equivalents	(66,481)	200,000
Cash and Cash Equivalents at Beginning of Financial Period	1,370,943	-
Cash and Cash Equivalents at End of Financial Period	1,304,462	200,000

HONG LEONG ISLAMIC BANK BERHAD ("HLIB" or "Bank")

Notes To The Unaudited Financial Statements For The Financial Period Ended 30 September 2006

1 Basis of preparation

The financial statements of the Bank are prepared in accordance with the provision of the Companies Act 1965, Bank Negara Malaysia Guidelines (GP8-i), applicable approved accounting standards in Malaysia (MASB-i) and Shariah requirements.

2 Performance review

HLIB is a full-fledged Islamic bank and a wholly owned subsidiary of Hong Leong Bank Berhad (HLB) offering commercial products and services to retail and corporate customers.

With an authorized capital of RM 1 billion and paid up capital of RM500 million, HLIB is poised towards reaching out to the needs of customers seeking an alternative to conventional banking.

For financial period ended 30 September 2006, HLIB posted financing base of RM3.9 billion and deposits from customer of RM5.4 billion. Financing to deposit ratio stood at 72%.

The core capital ratio and risk-weighted capital ratio stood at 13.81% and 15.37% respectively as at 30 September 2006, supported by an initial share capital base of RM 500 million. The ratio was maintained above the regulatory minimum of 4% and 8% respectively.

3 Current year prospects - outlook for financial year ending 30/06/2007

HLIB will continue to tap on HLB's shared services and strength in networking whilst developing its own business niche in wealth management and investment banking. Strategically, HLIB is focusing on provision of solution on a holistic approach basis encapsulating the tenets and principles of the Syariah law. Innovative solutions encompassing areas in structured finance, capital market, personal financial services and wealth management are amongst the range of HLIB offerings.

	Financial Period Ended 30/09/2006 RM'000	Financial Year Ended 30/06/2006 RM'000
4 Cash and short-term funds		
Cash and balances with banks and others financial institutions	110,871	4,943
Money at call and deposit placements maturing within one month	1,193,591	1,366,000
	<u>1,304,462</u>	<u>1,370,943</u>
5 Deposits and placements with banks and other financial institutions		
Licensed banks	25,000	-
Licensed Islamic banks	35,000	-
Bank Negara Malaysia	30,000	-
Other financial institutions	20,000	-
	<u>110,000</u>	<u>-</u>
6 Securities		
(i) Securities Held-for-trading		
BNM Bills	79,345	19,897
Malaysian Government treasury bills	9,984	7,950
Negotiable Islamic Debt Certificates	14,660	101,180
BAs & Islamic accepted bills	61,374	-
	<u>165,363</u>	<u>129,027</u>
(ii) Securities Available-for-sale		
Cagamas bonds	98,797	98,359
Malaysia Government investment certificates	25,068	24,615
Unquoted securities		
Private and Islamic debt securities	55,687	55,550
	<u>179,552</u>	<u>178,524</u>
(iii) Securities Held-to-maturity		
Malaysia Government investment certificates	134,164	123,208
Cagamas bonds	275,250	440,360
Khazanah bonds	4,918	4,874
Unquoted securities		
Shares	575	575
Private and Islamic debt securities	20,274	20,320
	<u>435,181</u>	<u>589,337</u>

	Financial Period Ended 30/09/2006 RM'000	Financial Year Ended 30/06/2006 RM'000
7 Financing, advances and other financing		
(i) By type		
Cashline	9,283	10,196
Term financing		
- House financing	1,261,232	1,045,491
- Hire purchase receivables	3,252,627	3,343,399
- Lease receivables	17,236	15,098
- Other term financing	537,773	548,171
Claims on customers under acceptance credits	20,790	103,291
Staff financing	113	123
Revolving Financing	3,402	2,900
Others	1,148	1,096
	<u>5,103,604</u>	<u>5,069,765</u>
Less: Unearned income	<u>(1,139,039)</u>	<u>(1,037,941)</u>
	3,964,565	4,031,824
Less : Allowance for bad and doubtful financing		
- General	(59,175)	(60,158)
- Specific	(26,791)	(26,908)
Total net financing, advances and other financing	<u>3,878,599</u>	<u>3,944,758</u>
(ii) By contract		
Bai' Bithaman Ajil	1,065,733	979,754
Ijarah	15,809	13,794
Ijarah Muntahia Bittamlik/AITAB	2,862,233	2,934,985
Murabahah	20,790	103,291
Gross financing, advances and other financing	<u>3,964,565</u>	<u>4,031,824</u>
(iii) By type of customer		
Domestic non-bank financial institutions		
- Others	48,093	47,526
Domestic business enterprises		
- Small medium enterprise	288,068	304,939
- Others	596,599	675,536
Government and statutory body		
- Individuals	3,010,524	2,985,206
- Other domestic entities	1,867	1,053
- Foreign entities	19,414	17,564
Gross financing, advances and other financing	<u>3,964,565</u>	<u>4,031,824</u>
(iv) By profit rate sensitivity		
Fixed rate		
- House financing	315,011	508,189
- Hire purchase receivables	2,862,233	2,934,985
- Others fixed rate financing	112,659	376,575
Variable rate		
- Others	674,662	212,075
Gross financing, advances and other financing	<u>3,964,565</u>	<u>4,031,824</u>

	Financial Period Ended 30/09/2006 RM'000	Financial Year Ended 30/06/2006 RM'000
(v) By sector		
Agriculture, hunting, forestry & fishing	81,041	80,406
Mining and quarrying	3,428	3,567
Manufacturing	160,022	166,479
Electricity, gas and water	7,363	8,351
Construction	70,618	78,196
Real estate	38,114	40,336
Purchase of landed property:		
- Residential	558,607	483,382
- Non-residential	118,515	101,662
Wholesale & retail trade and restaurant & hotels	184,845	172,665
Transport, storage and communication	70,368	73,497
Finance, insurance and business services	79,848	187,862
Purchase of securities	3,564	3,575
Purchase of transport vehicles	2,514,341	2,567,419
Consumption credit	31,583	17,140
Others	42,308	47,287
	3,964,565	4,031,824

8 Non-performing financing

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

As at beginning of the year	75,637	-
Amount transferred from Hong Leong Bank	-	70,437
Classified as non-performing during the period	63,042	240,128
Reclassified as performing	(49,329)	(195,844)
Amount recovered	(7,643)	(32,270)
Amount written off	-	(6,814)
As at end of the period	81,707	75,637
Less: Specific allowance	(26,791)	(26,908)
Net non-performing financing, advances and other financing	54,916	48,729
Ratio of net non-performing financing, advance and other financing to total net financing advances and other financing	1.4%	1.2%

	Financial Period Ended 30/09/2006 RM'000	Financial Year Ended 30/06/2006 RM'000
(ii) Movements in allowance for bad and doubtful financing		
General allowance		
As at beginning of the year	60,158	-
Amount transferred from Hong Leong Bank	-	55,009
Allowance made during the period	-	5,341
Allowance written back during the period	(983)	(192)
As at end of the period	<u>59,175</u>	<u>60,158</u>
As % of gross financing, advances and other financing less specific allowance	<u>1.5%</u>	<u>1.5%</u>
Specific allowance		
As at beginning of the year	26,908	-
Amount transferred from Hong Leong Bank	-	13,063
Allowance made during the period	7,299	26,771
Allowance written back during the period	(7,416)	(6,111)
Amount written off	-	(6,815)
As at end of the period	<u>26,791</u>	<u>26,908</u>
(iii) Non-performing financing, advances and other financing by sector		
Agriculture, hunting, forestry & fishing	40	7
Mining and quarrying	-	-
Manufacturing	1,835	1,161
Electricity, gas and water	84	118
Construction	1,223	538
Real estate	691	685
Purchase of landed property:		
- Residential	24,057	24,725
- Non-residential	12,516	13,044
Wholesale & retail trade and restaurant & hotels	1,552	1,840
Transport, storage and communication	273	281
Finance, insurance and business services	739	695
Purchase of securities	2,096	2,092
Purchase of transport vehicles	35,934	29,747
Consumption credit	524	561
Others	143	143
	<u>81,707</u>	<u>75,637</u>

	Financial Period Ended 30/09/2006 RM'000	Financial Year Ended 30/06/2006 RM'000
9 Deposits from customer		
(i) By type of deposit		
Non-Mudharabah		
Demand deposits	177,106	127,218
Savings deposits	465,070	433,735
Negotiable islamic debt certificate	378,874	1,739,230
	<u>1,021,050</u>	<u>2,300,183</u>
Mudharabah		
Savings deposits	327,446	292,243
General investment deposits	2,733,414	2,094,070
Special investment deposits	1,275,449	1,013,613
Others	1,361	1,435
	<u>4,337,670</u>	<u>3,401,361</u>
	<u>5,358,720</u>	<u>5,701,544</u>
(ii) By type of customer		
Government and statutory bodies	238,121	434,955
Business enterprise	2,912,635	3,572,117
Individuals	993,379	925,347
Others	1,214,585	769,125
	<u>5,358,720</u>	<u>5,701,544</u>
10 Deposits and placements of banks and other financial institutions		
Non-Mudharabah		
Other financial institutions - Outside Malaysia Foreign Currency	5,531	-
Mudharabah		
Licensed islamic banks	80,000	15,000
Licensed finance companies	180,000	120,000
	<u>265,531</u>	<u>135,000</u>
11 Other Liabilities		
Amount due to holding company	44,244	4,989
Profit equalisation reserves	1,438	2,438
Provision for zakat	53	44
Profit payable	33,124	32,611
Others	21,254	11,955
	<u>100,113</u>	<u>52,037</u>

Current Quarter Ended 30/09/2006 RM'000	Corresponding Quarter Ended 30/09/2005 RM'000
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12 Income derived from investment of depositors' funds and others

Income derived from investment of :

- General investment deposits	54,738	45,730
- Other deposits	22,063	22,237
	<u>76,801</u>	<u>67,967</u>

(i) Income derived from investment of general investment deposits

Finance income and hibah

Financing, advances and other financing	38,922	34,822
Securities Held-for-trading	1,513	1,622
Securities Available- for-sale	1,325	416
Securities Held-to-maturity	2,234	1,265
Money at call and deposit with financial institutions	8,855	6,227
	<u>52,849</u>	<u>44,352</u>

Amortisation of premium less accretion of discount	451	854
Total finance income and hibah	<u>53,300</u>	<u>45,206</u>

Other operating income

Fee and commission		
- Commission	163	47
- Service Charges & fees	427	214
- Other fees income	475	422
Gain/(loss) from sale of held-for-trading securities	-	(302)
Gain/(loss) from sale of available-for-sale securities	215	(27)
Unrealised gain/(loss) on revaluation of held-for-trading securities	155	159
Others	3	11
	<u>1,438</u>	<u>524</u>
	<u>54,738</u>	<u>45,730</u>

	Current Quarter Ended 30/09/2006 RM'000	Corresponding Quarter Ended 30/09/2005 RM'000
(ii) Income derived from investment of other deposits		
Finance income and hibah		
Financing, advances and other financing	15,689	16,934
Securities Held-for-trading	610	789
Securities Available- for-sale	534	202
Securities Held-to-maturity	900	615
Money at call and deposit with financial institutions	3,569	3,028
	<u>21,302</u>	<u>21,568</u>
Amortisation of premium less accretion of discount	182	415
Total finance income and hibah	<u>21,484</u>	<u>21,983</u>
Other operating income		
Fee and commission		
- Commission	66	23
- Service Charges & fees	172	104
- Other fees income	191	205
Gain/(loss) from sale of held-for-trading securities	-	(147)
Gain/(loss) from sale of available-for-sale securities	87	(13)
Unrealised gain/(loss) on revaluation of held-for-trading securities	62	77
Others	1	5
	<u>579</u>	<u>254</u>
	<u>22,063</u>	<u>22,237</u>

13 Income derived from investment of shareholders' fund

Finance income and hibah		
Financing, advances and other financing	5,392	5,067
Securities Held-for-trading	209	235
Securities Available- for-sale	184	61
Securities Held-to-maturity	310	185
Money at call and deposit with financial institutions	1,227	906
	<u>7,322</u>	<u>6,454</u>
Amortisation of premium less accretion of discount	63	125
Total finance income and hibah	<u>7,385</u>	<u>6,579</u>
Other operating income		
Fee and commission		
- Commission	23	7
- Service Charges & fees	60	32
- Other fees income	66	62
Gain/(loss) from sale of held-for-trading securities	-	(43)
Gain/(loss) from sale of available-for-sale securities	30	(4)
Unrealised gain/(loss) on revaluation of held-for-trading securities	22	23
Others	1	2
	<u>202</u>	<u>79</u>
	<u>7,587</u>	<u>6,658</u>

	Current Quarter Ended 30/09/2006 RM'000	Corresponding Quarter Ended 30/09/2005 RM'000
14 Allowance for losses on financing		
Allowance for bad and doubtful financing		
(a) Specific allowance		
- Made during the period	7,299	4,446
- Written back	(7,416)	(1,255)
(b) General allowance		
- Written back	(983)	(192)
Bad debts on financing		
- Recovered	(527)	(832)
- Written off	61	86
	<u>(1,566)</u>	<u>2,253</u>
15 Income attributable to the depositors		
Deposits from customers		
- Mudharabah	35,378	25,958
- Non-Mudharabah	12,106	1,462
Deposits and placements of banks and other financial institutions		
- Mudharabah	1,733	7,181
	<u>49,217</u>	<u>34,601</u>
	Financial Period Ended 30/09/2006 RM'000	Financial Year Ended 30/06/2006 RM'000
16 Capital adequacy		
Tier I capital		
Paid-up share capital	500,000	500,000
Other reserves *	43,096	43,096
	<u>543,096</u>	<u>543,096</u>
Less: Deferred tax assets/(liabilities)	(19,063)	(19,063)
Total Tier I capital	<u>524,033</u>	<u>524,033</u>
Tier II capital		
General allowance for bad and doubtful financing	59,175	60,158
Total Tier II capital	<u>59,175</u>	<u>60,158</u>
Capital base	<u>583,208</u>	<u>584,191</u>
Core capital ratio	13.81%	12.60%
Risk-weighted capital ratio	15.37%	14.04%

* Fair value reserve has been excluded from the Bank's capital base in accordance with BNM/GP8-i.

17 Commitments and contingencies

	Financial Period Ended 30/09/06		
	Principal amount RM'000	Credit equivalent amount RM'000	Credit equivalent amount RM'000
Transaction-related contingent items	129	65	65
Short-term self-liquidating trade-related contingencies	7,466	1,493	1,493
Other assets sold with recourse and commitment with certain drawdown	45,452	45,452	45,452
Irrecoverable commitments to extend credit:			
- Maturity less than one year	14,657	-	-
- Maturity more than one year	419,618	209,809	209,809
Foreign exchange related contracts:			
- Less than one year	919	15	-
	488,241	256,833	256,819

	Financial Year Ended 30/06/06		
	Principal amount RM'000	Credit equivalent amount RM'000	Credit equivalent amount RM'000
Transaction-related contingent items	238	119	119
Short-term self-liquidating trade-related contingencies	5,771	1,154	1,154
Other assets sold with recourse and commitment with certain drawdown	1,810	1,810	1,810
Commitment on securities sold under sell and buy back agreements	30,177	30,177	30,177
Irrecoverable commitments to extend credit:			
- Maturity less than one year	13,881	-	-
- Maturity more than one year	374,586	187,293	187,293
Foreign exchange related contracts:			
- Less than one year	907	-	-
	427,370	220,553	220,553

18 Profit rate risk

30/09/2006	Non-trading book						Trading book RM'000	Total RM'000	Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	> 3-12 months RM'000	1-5 years RM'000	Over 5 years RM'000	Non- profit sensitive RM'000			
Assets									
Cash and short term funds	1,193,591	-	-	-	-	110,871	-	1,304,462	3.6%
Deposits & placement with bank & other financial institutions	-	-	110,000	-	-	-	-	110,000	3.7%
Securities Held-for-trading	-	-	-	-	-	-	165,363	165,363	3.6%
Securities Available-for-sale	-	-	10,128	136,004	35,000	(1,580)	-	179,552	4.6%
Securities Held-for-maturity	-	-	280,398	144,829	-	9,954	-	435,181	3.6%
Financing, advances and other financing									
- performing	29,239	9,697	260,477	2,219,718	1,363,727	-	-	3,882,858	6.0%
- non-performing	-	-	-	-	-	(4,259)	-	(4,259)	-
Other assets	-	-	-	-	-	-	209,109	209,109	-
Total assets	1,222,830	9,697	661,003	2,500,551	1,398,727	114,986	374,472	6,282,266	
Liabilities									
Deposits from customers	3,377,208	718,798	1,189,770	72,944	-	-	-	5,358,720	3.3%
Deposits & placement of bank & other financial institutions	5,531	260,000	-	-	-	-	-	265,531	3.3%
Bills and acceptance payable	-	-	-	-	-	-	182	182	3.8%
Other liabilities	-	-	-	-	-	-	101,967	101,967	-
Total liabilities	3,382,739	978,798	1,189,770	72,944	-	-	102,149	5,726,400	
Shareholder's funds	-	-	-	-	-	-	555,866	555,866	-
Total liabilities and shareholder's funds	3,382,739	978,798	1,189,770	72,944	-	-	658,015	6,282,266	
On-balance sheet profit sensitivity gap	(2,159,909)	(969,101)	(528,767)	2,427,607	1,398,727	114,986	(283,543)	-	-
Off-balance sheet profit sensitivity gap	-	-	-	-	-	-	-	-	-
Total profit sensitivity gap	(2,159,909)	(969,101)	(528,767)	2,427,607	1,398,727	114,986	(283,543)	-	

30/06/2006	Non-trading book						Trading book RM'000	Total RM'000	Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	> 3-12 months RM'000	1-5 years RM'000	Over 5 years RM'000	Non- profit sensitive RM'000			
Assets									
Cash and short term funds	1,366,361	-	-	-	-	4,582	-	1,370,943	3.4%
Securities Held-for-trading	-	-	-	-	-	-	129,027	129,027	3.2%
Securities Available-for-sale	-	-	10,128	136,004	35,000	(2,608)	-	178,524	4.6%
Securities Held-for-maturity	-	165,041	4,875	418,846	-	575	-	589,337	2.9%
Financing, advances and other financing									
- performing	30,225	3,374	286,220	2,232,396	1,403,973	(59,028)	-	3,897,160	6.1%
- non-performing	-	-	-	-	-	47,598	-	47,598	-
Other assets	-	-	-	-	-	221,072	-	221,072	-
Total assets	1,396,586	168,415	301,223	2,787,246	1,438,973	212,191	129,027	6,433,661	
Liabilities									
Deposits from customers	3,064,970	2,109,755	493,026	32,357	-	1,436	-	5,701,544	3.1%
Deposits & placement of bank & other financial institutions	75,000	60,000	-	-	-	-	-	135,000	3.6%
Bills and acceptance payable	223	729	80	-	-	392	-	1,424	3.6%
Other liabilities	-	-	-	-	-	54,410	-	54,410	-
Total liabilities	3,140,193	2,170,484	493,106	32,357	-	56,238	-	5,892,378	
Shareholder's funds	-	-	-	-	-	541,283	-	541,283	-
Total liabilities and shareholder's funds	3,140,193	2,170,484	493,106	32,357	-	597,521	-	6,433,661	
On-balance sheet profit sensitivity gap	(1,743,607)	(2,002,069)	(191,883)	2,754,889	1,438,973	(385,330)	129,027	-	-
Off-balance sheet profit sensitivity gap	-	-	-	-	-	-	-	-	-
Total profit sensitivity gap	(1,743,607)	(2,002,069)	(191,883)	2,754,889	1,438,973	(385,330)	129,027	-	