

Hong Leong Islamic Bank Berhad
Unaudited Balance Sheet As At 31 March 2007

	Note	Financial Period Ended 31/03/2007 RM'000	Financial Year Ended 30/06/2006 RM'000
<u>ASSETS</u>			
Cash and short-term funds	4	1,520,986	1,370,943
Deposits and placements with banks and other financial institutions	5	135,000	-
Securities Held-for-trading	6 (i)	267,146	129,027
Securities Available-for-sale	6 (ii)	136,727	178,524
Securities Held-to-maturity	6 (iii)	431,975	589,337
Financing, advances and other financing	7	3,713,950	3,944,758
Other assets		11,639	36,525
Statutory deposits with Bank Negara Malaysia		146,414	163,424
Property, plant and equipment		1,703	2,060
Tax Recoverable		3,819	-
Deferred tax assets		15,956	19,063
Total Assets		6,385,315	6,433,661
<u>LIABILITIES AND SHAREHOLDERS' FUND</u>			
Deposits from customers	9	5,511,744	5,701,544
Deposits and placements of banks and other financial institutions	10	215,400	135,000
Bills and acceptance payable		2,189	1,424
Other liabilities	11	70,611	52,037
Provision for taxation		-	2,373
Total Liabilities		5,799,944	5,892,378
Share Capital		500,000	500,000
Reserves		85,371	41,283
Total Shareholders' Fund		585,371	541,283
Total Liabilities and Shareholders' Fund		6,385,315	6,433,661
<u>COMMITMENTS AND CONTINGENCIES</u>	17	383,468	427,370
<u>CAPITAL ADEQUACY</u>			
Core capital ratio	16	14.09%	12.60%
Risk-weighted capital ratio	16	15.61%	14.04%

Hong Leong Islamic Bank Berhad
Unaudited Income Statements
For The Financial Period Ended 31 March 2007

	Current Quarter Ended	Corresponding Quarter Ended	Current Period Ended	Corresponding Period Ended	
Note	31/03/2007	31/03/2006	31/03/2007	31/03/2006	
	RM'000	RM'000	RM'000	RM'000	
Income derived from investment of depositors' funds and others	12	73,171	76,270	225,426	216,760
Income derived from investment of shareholders' funds	13	8,220	7,669	23,040	21,062
Allowance for losses on financing	14	(3,162)	(6,215)	(2,623)	(15,369)
Profit equalisation reserve		(400)	1,500	(5,011)	5,475
Total distributable income		77,829	79,224	240,832	227,928
Income attributable to the depositors	15	(44,624)	(44,398)	(140,298)	(118,710)
Total net income		33,205	34,826	100,534	109,218
Other operating expenses		(12,164)	(20,372)	(43,564)	(62,409)
Profit before zakat and taxation		21,041	14,454	56,970	46,809
Zakat		(12)	(10)	(30)	(40)
Taxation		(5,681)	(3,960)	(15,382)	(13,091)
Profit after zakat and taxation		15,348	10,484	41,558	33,678
Earnings per share - basic (sen)		3.07	2.10	8.31	6.74
Earnings per share - fully diluted (sen)		3.07	2.10	8.31	6.74

Unaudited Statements Of Changes In Equity
For The Financial Period Ended 31 March 2007

	←	<u>Non distributable Reserves</u>	→	<u>Distributable</u>	
	Share Capital RM'000	Statutory Reserves RM'000	Fair Value Reserves RM'000	Retained Profit RM'000	Total RM'000
Balance as at 01/07/2006	500,000	21,548	(1,813)	21,548	541,283
Net profit for the period	-	-	-	41,558	41,558
Transfer to statutory reserves	-	20,779	-	(20,779)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	2,530	-	2,530
Balance as at 31 March 2007	500,000	42,327	717	42,327	585,371

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

	←	<u>Non distributable Reserves</u>	→	<u>Distributable</u>	
	Share Capital RM'000	Statutory Reserves RM'000	Fair Value Reserves RM'000	Retained Profit RM'000	Total RM'000
Issued and Paid-Up Capital	500,000	-	-	-	500,000
Net profit for the financial period	-	-	-	43,096	43,096
Transfer to statutory reserves	-	21,548	-	(21,548)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	(1,813)	-	(1,813)
Balance as at 30 June 2006	500,000	21,548	(1,813)	21,548	541,283

Hong Leong Islamic Bank Berhad
Unaudited Cash Flow Statements
For The Financial Period Ended 31 March 2007

	Current Period Ended 31/03/2007 RM'000	Corresponding Period Ended 31/03/2006 RM'000
Cash Flows From Operating Activities		
Profit before zakat and taxation for the financial period	56,970	46,809
Adjustments for :		
Depreciation	391	211
Gain/loss from securities available-for-sale	(1,153)	(445)
Gain/loss from securities held-for-trading	-	415
Allowance for losses on financing and advances	2,623	15,369
Net unrealised gain on revaluation of securities held-for-trading and derivative financial instruments	(1,119)	(330)
Amortisation of premium less accretion of discounts	(2,186)	(3,558)
Finance income from securities available-for-sale	(5,595)	575,872
Finance income from securities held-to-maturity	(8,904)	(9,027)
Operating profit before working capital changes	41,027	625,316
(Increase)/Decrease In Operating Assets		
Financing, advances and other financing	228,185	(3,869,958)
Statutory deposits with Bank Negara Malaysia	17,010	(171,474)
Other assets	25,482	(212,339)
Deposit and placement with banks and other financial institutions	(135,000)	225,256
Securities held-for-trading	(137,000)	(85)
(Increase)/Decrease In Operating Liabilities		
Deposits from customers	(189,800)	5,468,041
Deposits and placements of banks and others financial institutions	80,400	(1,464,710)
Bills and acceptance payable	765	796
Other liabilities	18,544	160,323
Net cash from operating activities	(50,387)	761,166
Cash generated from/(used in) operations		
Income taxes paid	(19,702)	(11,825)
Net cash generated from/(used in) operating activities	(70,089)	749,341
Cash Flows From Investing Activities		
Net purchase of securities available-for-sale	51,714	3,809
Net purchase of securities held-to-maturity	168,452	(1,040,777)
Purchase of property, plant and equipment	(34)	(2,373)
Net cash generated from/(used in) investing activities	220,132	(1,039,341)
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	150,043	210,000
Cash and Cash Equivalents at Beginning of Financial Period	1,370,943	-
Cash and Cash Equivalents at End of Financial Period	1,520,986	210,000

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

Notes To The Unaudited Financial Statements For The Financial Period Ended 31 March 2007

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 31 March 2007, HLIB posted a gross financing base of RM3.8 billion and deposits from customer of RM5.5 billion. Financing to deposit ratio stood at 69%.

The core capital ratio and risk-weighted capital ratio stood at 14.09% and 15.61% respectively as at 31 March 2007, 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's is still in transformation journey towards Islamic Investment Banking and Wealth Management capabilities. Efforts are to made strengthen our infrastructure building, improving franchise value and at the same time focusing on branding and core competent of HLIB.

The bank obtained BNM's approval from a license to set-up the International Currency Business Unit on 23 February 2007. This will be a new growth area for the Islamic Bank.

	Financial Period Ended 31/03/2007 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	3,396	4,943
Money at call and deposit placements maturing within one month	<u>1,517,590</u>	<u>1,366,000</u>
	<u>1,520,986</u>	<u>1,370,943</u>
5 Deposits and placements with banks and other financial institutions		
Licensed Islamic banks	45,000	-
Bank Negara Malaysia	<u>90,000</u>	<u>-</u>
	<u>135,000</u>	<u>-</u>
6 Securities		
(i) Securities Held-for-trading		
BNM Bills	193,969	19,897
Malaysian Government treasury bills	9,787	7,950
Malaysian Govt Investment Certificates	30,028	-
Negotiable Islamic Debt Certificates	-	101,180
BAs & Islamic accepted bills	<u>33,362</u>	<u>-</u>
	<u>267,146</u>	<u>129,027</u>
(ii) Securities Available-for-sale		
Cagamas bonds	100,583	98,359
Malaysia Government investment certificates	-	24,615
Unquoted securities		
Private and Islamic debt securities	<u>36,144</u>	<u>55,550</u>
	<u>136,727</u>	<u>178,524</u>
(iii) Securities Held-to-maturity		
Malaysia Government investment certificates	136,110	123,208
Cagamas bonds	275,108	440,360
Khazanah bonds	-	4,874
Unquoted securities		
Shares	575	575
Private and Islamic debt securities	<u>20,182</u>	<u>20,320</u>
	<u>431,975</u>	<u>589,337</u>

	Financial Period Ended 31/03/2007 RM'000	Financial Year Ended 30/06/2006 RM'000
7 Financing, advances and other financing		
(i) By type		
Cashline	8,977	10,196
Term financing		
- House financing	1,612,941	1,045,491
- Hire purchase receivables	2,753,586	3,343,399
- Lease receivables	27,114	15,098
- Other term financing	530,355	548,171
Claims on customers under acceptance credits	138,910	103,291
Staff financing	95	123
Revolving Financing	2,392	2,900
Others	559	1,096
	<u>5,074,929</u>	<u>5,069,765</u>
Less: Unearned income	<u>(1,269,167)</u>	<u>(1,037,941)</u>
	3,805,762	4,031,824
Less : Allowance for bad and doubtful financing		
- General	(56,562)	(60,158)
- Specific	(35,250)	(26,908)
Total net financing, advances and other financing	<u>3,713,950</u>	<u>3,944,758</u>
(ii) By contract		
Bai' Bithaman Ajil	1,193,698	979,754
Ijarah	24,975	13,794
Ijarah Muntahia Bittamlik/AITAB	2,448,179	2,934,985
Murabahah	138,910	103,291
Gross financing, advances and other financing	<u>3,805,762</u>	<u>4,031,824</u>
(iii) By type of customer		
Domestic non-bank financial institutions		
- Others	45,677	47,526
Domestic business enterprises		
- Small medium enterprise	294,428	304,939
- Others	651,450	675,536
Government and statutory body		
- Individuals	2,781,981	2,985,206
- Other domestic entities	1,533	1,053
- Foreign entities	30,693	17,564
Gross financing, advances and other financing	<u>3,805,762</u>	<u>4,031,824</u>
(iv) By profit rate sensitivity		
Fixed rate		
- House financing	507,191	508,189
- Hire purchase receivables	2,448,179	2,934,985
- Others fixed rate financing	331,948	376,575
Variable rate		
- Others	518,444	212,075
Gross financing, advances and other financing	<u>3,805,762</u>	<u>4,031,824</u>

	Financial Period Ended 31/03/2007 RM'000	Financial Year Ended 30/06/2006 RM'000
(v) By sector		
Agriculture, hunting, forestry & fishing	76,511	80,406
Mining and quarrying	2,914	3,567
Manufacturing	154,456	166,479
Electricity, gas and water	6,159	8,351
Construction	61,025	78,196
Real estate	34,165	40,336
Purchase of landed property:		
- Residential	650,534	483,382
- Non-residential	144,728	101,662
Wholesale & retail trade and restaurant & hotels	209,987	172,665
Transport, storage and communication	65,568	73,497
Finance, insurance and business services	100,484	187,862
Purchase of securities	2,297	3,575
Purchase of transport vehicles	2,163,605	2,567,419
Consumption credit	44,232	17,140
Others	89,097	47,287
	3,805,762	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	192,646	240,128
Reclassified as performing	(158,055)	(195,844)
Amount recovered	(29,271)	(32,270)
Amount written off	-	(6,814)
As at end of the period	80,957	75,637
Less: Specific allowance	(35,250)	(26,908)
Net non-performing financing, advances and other financing	45,707	48,729
Ratio of net non-performing financing, advance and other financing to total net financing advances and other financing	1.2%	1.2%

	Financial Period Ended 31/03/2007 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	(3,596)	(192)
As at end of the period	<u>56,562</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	16,517	26,771
Allowance written back during the period	(8,175)	(6,111)
Amount written off	-	(6,815)
As at end of the period	<u>35,250</u>	<u>26,908</u>
(iii) Non-performing financing, advances and other financing by sector		
Agriculture, hunting, forestry & fishing	33	7
Mining and quarrying	-	-
Manufacturing	1,635	1,161
Electricity, gas and water	140	118
Construction	1,017	538
Real estate	35	685
Purchase of landed property:		
- Residential	24,484	24,725
- Non-residential	10,541	13,044
Wholesale & retail trade and restaurant & hotels	1,671	1,840
Transport, storage and communication	333	281
Finance, insurance and business services	274	695
Purchase of securities	1,810	2,092
Purchase of transport vehicles	38,561	29,747
Consumption credit	229	561
Others	194	143
	<u>80,957</u>	<u>75,637</u>

	Financial Period Ended 31/03/2007 RM'000	Financial Year Ended 30/06/2006 RM'000
9 Deposits from customer		
(i) By type of deposit		
Non-Mudharabah		
Demand deposits	221,264	127,218
Savings deposits	515,731	433,735
Negotiable islamic debt certificate	48,671	1,739,230
	<u>785,666</u>	<u>2,300,183</u>
Mudharabah		
Savings deposits	403,192	292,243
General investment deposits	2,117,878	2,094,070
Special investment deposits	2,203,789	1,013,613
Others	1,219	1,435
	<u>4,726,078</u>	<u>3,401,361</u>
	<u>5,511,744</u>	<u>5,701,544</u>
(ii) By type of customer		
Government and statutory bodies	204,138	434,955
Business enterprise	3,270,933	3,572,117
Individuals	1,183,055	925,347
Others	853,618	769,125
	<u>5,511,744</u>	<u>5,701,544</u>
10 Deposits and placements of banks and other financial institutions		
Mudharabah		
Licensed islamic banks	158,000	15,000
Licensed finance companies	56,000	120,000
Other financial institutions	1,400	-
	<u>215,400</u>	<u>135,000</u>
11 Other Liabilities		
Amount due to holding company	10,956	4,989
Profit equalisation reserves	7,449	2,438
Provision for zakat	74	44
Profit payable	34,331	32,611
Others	17,801	11,955
	<u>70,611</u>	<u>52,037</u>

	Current Quarter Ended 31/03/2007 RM'000	Corresponding Quarter Ended 31/03/2006 RM'000	Current Period Ended 31/03/2007 RM'000	Corresponding Period Ended 31/03/2006 RM'000
12 Income derived from investment of depositors' funds and others				
Income derived from investment of :				
- General investment deposits	55,076	28,029	170,105	123,018
- Other deposits	18,095	48,241	55,321	93,742
	<u>73,171</u>	<u>76,270</u>	<u>225,426</u>	<u>216,760</u>
(i) Income derived from investment of general investment deposits				
Finance income and hibah				
Financing, advances and other financing	37,399	19,649	119,254	90,059
Securities Held-for-trading	2,220	901	5,642	4,862
Securities Available- for-sale	1,116	545	3,830	1,702
Securities Held-to-maturity	1,829	1,750	6,096	4,669
Money at call and deposit with financial institutions	10,199	4,573	28,800	17,654
	<u>52,763</u>	<u>27,418</u>	<u>163,622</u>	<u>118,946</u>
Amortisation of premium less accretion of discount	499	231	1,497	1,840
Total finance income and hibah	<u>53,262</u>	<u>27,649</u>	<u>165,119</u>	<u>120,786</u>
Other operating income				
Fee and commission				
- Commission	133	22	477	140
- Service Charges & fees	373	93	1,386	766
- Guarantee fees	1	1	1	1
- Other fees income	424	265	1,388	1,087
Gain/(loss) from sale of held-for-trading securities	45	89	132	(215)
Gain/(loss) from sale of available-for-sale securities	251	182	789	230
Gain/(loss) from sale of held-to-maturity securities	-	23	-	23
Unrealised gain/(loss) on revaluation of held-for-trading securities	572	(295)	766	171
Others	15	-	47	29
	<u>1,814</u>	<u>380</u>	<u>4,986</u>	<u>2,232</u>
	<u>55,076</u>	<u>28,029</u>	<u>170,105</u>	<u>123,018</u>

	Current Quarter Ended 31/03/2007 RM'000	Corresponding Quarter Ended 31/03/2006 RM'000	Current Period Ended 31/03/2007 RM'000	Corresponding Period Ended 31/03/2006 RM'000
(ii) Income derived from investment of other deposits				
Finance income and hibah				
Financing, advances and other financing	12,293	34,900	38,783	68,628
Securities Held-for-trading	728	1,808	1,835	3,705
Securities Available- for-sale	368	743	1,246	1,297
Securities Held-to-maturity	602	2,160	1,983	3,558
Money at call and deposit with financial institutions	3,346	7,187	9,366	13,453
	<u>17,337</u>	<u>46,798</u>	<u>53,213</u>	<u>90,641</u>
Amortisation of premium less accretion of discount	164	631	487	1,402
Total finance income and hibah	<u>17,501</u>	<u>47,429</u>	<u>53,700</u>	<u>92,043</u>
Other operating income				
Fee and commission				
- Commission	44	50	155	106
- Service Charges & fees	123	262	451	584
- Other fees income	139	435	451	829
Gain/(loss) from sale of held-for-trading securities	15	(19)	43	(164)
Gain/(loss) from sale of available-for-sale securities	83	152	257	175
Gain/(loss) from sale of held-to-maturity securities	-	17	-	17
Unrealised gain/(loss) on revaluation of held-for-trading securities	186	(93)	249	130
Others	4	8	15	22
	<u>594</u>	<u>812</u>	<u>1,621</u>	<u>1,699</u>
	<u>18,095</u>	<u>48,241</u>	<u>55,321</u>	<u>93,742</u>

13 Income derived from investment of shareholders' fund

Finance income and hibah				
Financing, advances and other financing	5,607	5,492	16,153	15,418
Securities Held-for-trading	323	273	764	832
Securities Available- for-sale	170	128	519	291
Securities Held-to-maturity	275	388	825	800
Money at call and deposit with financial institutions	1,505	1,177	3,901	3,022
	<u>7,880</u>	<u>7,458</u>	<u>22,162</u>	<u>20,363</u>
Amortisation of premium less accretion of discount	74	89	202	316
Total finance income and hibah	<u>7,954</u>	<u>7,547</u>	<u>22,364</u>	<u>20,679</u>
Other operating income				
Fee and commission				
- Commission	20	7	65	24
- Service Charges & fees	57	36	187	131
- Guarantee fees	1	-	1	-
- Other fees income	64	70	188	186
Gain/(loss) from sale of held-for-trading securities	6	7	18	(36)
Gain/(loss) from sale of available-for-sale securities	37	33	107	40
Gain/(loss) from sale of held-to-maturity securities	-	4	-	4
Unrealised gain/(loss) on revaluation of held-for-trading securities	79	(36)	104	29
Others	2	1	6	5
	<u>266</u>	<u>122</u>	<u>676</u>	<u>383</u>
	<u>8,220</u>	<u>7,669</u>	<u>23,040</u>	<u>21,062</u>

	Current Quarter Ended 31/03/2007 RM'000	Corresponding Quarter Ended 31/03/2006 RM'000	Current Period Ended 31/03/2007 RM'000	Corresponding Period Ended 31/03/2006 RM'000
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14 Allowance for losses on financing

Allowance for bad and doubtful financing

(a) Specific allowance

- Made during the period
- Written back

3,617	7,068	16,517	17,894
1,158	(1,657)	(8,175)	(4,288)

(b) General allowance

- Made during the period
- Written back

-	1,682	-	3,891
(968)	-	(3,596)	(192)

Bad debts on financing

- Recovered
- Written off

(670)	(917)	(2,257)	(2,108)
25	39	134	172

<u>3,162</u>	<u>6,215</u>	<u>2,623</u>	<u>15,369</u>
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15 Income attributable to the depositors

Deposits from customers

- Mudharabah
- Non-Mudharabah

41,001	26,933	115,595	83,724
2,118	11,790	18,154	14,663

Deposits and placements of banks and other financial institutions

- Mudharabah

1,505	5,675	6,549	20,323
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<u>44,624</u>	<u>44,398</u>	<u>140,298</u>	<u>118,710</u>
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	Financial Period Ended 31/03/2007 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	56,562	60,158
Total Tier II capital	<u>56,562</u>	<u>60,158</u>
Capital base	<u>580,595</u>	<u>584,191</u>
Core capital ratio	14.09%	12.60%
Risk-weighted capital ratio	15.61%	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 31/03/2007		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Transaction-related contingent items	124	62	62
Short-term self-liquidating trade-related contingencies	5,430	1,086	1,086
Other assets sold with recourse and commitment with certain drawdown	81,905	81,905	81,905
Irrecoverable commitments to extend credit:			
- Maturity less than one year	17,174	-	-
- Maturity more than one year	277,957	138,979	138,979
Foreign exchange related contracts:			
- Less than one year	878	-	-
	<u>383,468</u>	<u>222,032</u>	<u>222,032</u>

	Financial Year Ended 30/06/2006		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted 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	-	-
	<u>427,370</u>	<u>220,553</u>	<u>220,553</u>

18 Profit rate risk

	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				
31/03/2007									
Assets									
Cash and short term funds	1,517,590	-	-	-	-	3,396	-	1,520,986	3.6%
Deposits & placement with bank & other financial institutions	-	135,000	-	-	-	-	-	135,000	3.7%
Securities Held-for-trading	-	-	-	101,349	35,000	378	267,146	267,146	3.4%
Securities Available-for-sale	-	-	385,318	34,989	-	11,668	-	136,727	4.3%
Securities Held-for-maturity	-	-	-	-	-	-	-	431,975	3.7%
Financing, advances and other financing	33,282	125,044	282,083	2,079,845	1,204,551	(55,872)	-	3,668,933	5.8%
- non-performing	-	-	-	-	-	45,017	-	45,017	-
Other assets	-	-	-	-	-	179,531	-	179,531	-
Total assets	1,550,872	260,044	667,401	2,216,183	1,229,551	184,118	267,146	6,385,315	
Liabilities									
Deposits from customers	3,127,862	988,689	1,259,692	135,501	-	-	-	5,511,744	3.1%
Deposits & placement of bank & other financial institutions	215,400	-	-	-	-	-	-	215,400	3.4%
Bills and acceptance payable	85	385	1,179	-	-	540	-	2,189	3.5%
Other liabilities	-	-	-	-	-	70,611	-	70,611	-
Total liabilities	3,343,347	989,074	1,260,871	135,501	-	71,151	-	5,799,944	
Shareholder's funds	-	-	-	-	-	585,371	-	585,371	-
Total liabilities and shareholder's funds	3,343,347	989,074	1,260,871	135,501	-	656,522	-	6,385,315	
On-balance sheet profit sensitivity gap	(1,792,475)	(729,030)	(593,470)	2,080,682	1,239,551	(472,404)	267,146	-	
Off-balance sheet profit sensitivity gap	(1,792,475)	(729,030)	(593,470)	2,080,682	1,239,551	(472,404)	267,146	-	
Total profit sensitivity gap									
30/06/2006									
Assets									
Cash and short term funds	1,366,361	-	-	-	-	4,582	-	1,370,943	3.4%
Securities Held-for-trading	-	-	10,128	136,004	35,000	(2,608)	129,027	129,027	3.2%
Securities Available-for-sale	-	165,041	4,875	418,846	-	575	-	178,524	4.6%
Securities Held-for-maturity	30,225	3,374	286,220	2,232,396	1,403,973	(59,028)	-	589,337	2.9%
Financing, advances and other financing	-	-	-	-	-	47,598	-	3,897,160	6.1%
- non-performing	-	-	-	-	-	221,072	-	221,072	-
Other assets	-	-	-	-	-	212,191	129,027	6,433,661	-
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	-	5,704,544	3.1%
Deposits & placement of bank & other financial institutions	75,000	60,000	-	-	-	382	-	135,000	3.6%
Bills and acceptance payable	223	729	80	-	-	-	-	1,424	3.6%
Other liabilities	-	-	-	-	-	54,410	-	54,410	-
Total liabilities	3,140,193	2,170,484	493,106	32,357	-	541,283	-	5,892,376	
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	(1,743,607)	(2,002,069)	(191,883)	2,754,889	1,438,973	(385,330)	129,027	-	
Total profit sensitivity gap									