

Hong Leong Islamic Bank Berhad
Audited Balance Sheet As At 30 June 2007

	Note	Financial Year Ended 30/06/2007 RM'000	Financial Year Ended 30/06/2006 RM'000
<u>ASSETS</u>			
Cash and short-term funds	4	1,355,818	1,370,943
Deposits and placements with banks and other financial institutions	5	100,000	-
Securities Held-for-trading	6 (i)	318,848	129,027
Securities Available-for-sale	6 (ii)	136,210	178,524
Securities Held-to-maturity	6 (iii)	432,812	589,337
Financing and advances	7	3,672,900	3,944,758
Other assets		19,875	36,525
Statutory deposits with Bank Negara Malaysia		170,314	163,424
Property, plant and equipment		1,630	2,060
Deferred tax assets		15,883	19,063
Total Assets		6,224,290	6,433,661
<u>LIABILITIES AND SHAREHOLDERS' FUND</u>			
Deposits from customers	9	5,250,725	5,701,544
Deposits and placements of banks and other financial institutions	10	75,000	135,000
Bills and acceptance payable		3,756	1,424
Other liabilities	11	292,119	52,037
Provision for taxation		2,555	2,373
Total Liabilities		5,624,155	5,892,378
Share Capital		500,000	500,000
Reserves		100,135	41,283
Total Shareholders' Funds		600,135	541,283
Total Liabilities and Shareholders' Funds		6,224,290	6,433,661
<u>COMMITMENTS AND CONTINGENCIES</u>	17	398,025	427,370
<u>CAPITAL ADEQUACY</u>			
Core capital ratio	16	16.01%	12.60%
Risk-weighted capital ratio	16	17.54%	14.04%

Hong Leong Islamic Bank Berhad
Audited Income Statements
For The Financial Year Ended 30 June 2007

	Current Quarter Ended 30/06/2007 RM'000	Corresponding Quarter Ended 30/06/2006 RM'000	Current Year Ended 30/06/2007 RM'000	Corresponding Year Ended 30/06/2006 RM'000	
Income derived from investment of depositors' funds and others	12	69,680	77,032	295,106	293,792
Income derived from investment of shareholders' funds	13	10,211	6,297	33,251	27,359
Allowance for losses on financing	14	(2,573)	(7,638)	(5,196)	(23,007)
Profit equalisation reserve		4,885	4,560	(126)	10,035
Total distributable income		82,203	80,251	323,035	308,179
Income attributable to the depositors	15	(44,105)	(45,521)	(184,403)	(164,231)
Total net income		38,098	34,730	138,632	143,948
Other operating expenses		(13,763)	(19,093)	(57,327)	(81,502)
Profit before zakat and taxation		24,335	15,637	81,305	62,446
Zakat		(5)	(9)	(35)	(49)
Taxation		(9,077)	(6,210)	(24,459)	(19,301)
Profit after zakat and taxation		15,253	9,418	56,811	43,096
Earnings per share - basic (sen)		3.05	1.88	11.36	11.83
Earnings per share - fully diluted (sen)		3.05	1.88	11.36	11.83

Hong Leong Islamic Bank Berhad
Audited Statements Of Changes In Equity
For The Financial Year Ended 30 June 2007

	←	Non distributable Reserves	→	Distributable	
	Share Capital	Statutory Reserves	Fair Value Reserves	Retained Profit	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
Balance as at 1 July 2006	500,000	21,548	(1,813)	21,548	541,283
Net profit for the financial Year	-	-	-	56,811	56,811
Transfer to statutory reserves	-	28,406	-	(28,406)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	2,041	-	2,041
Balance as at 30 June 2007	500,000	49,954	228	49,953	600,135

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

	←	Non distributable Reserves	→	Distributable	
	Share Capital	Statutory Reserves	Fair Value Reserves	Retained Profit	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
Issued and Paid-Up Capital	500,000	-	-	-	500,000
Net profit for the financial Year	-	-	-	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
Audited Cash Flow Statements
For The Financial Year Ended 30 June 2007

	Current Year Ended 30/06/2007 RM'000	Corresponding Year Ended 30/06/2006 RM'000
Cash Flows From Operating Activities		
Profit before zakat and taxation for the financial Year	81,305	62,446
Adjustments for :		
Depreciation	520	395
Gain from redemption of securities held-to-maturity	-	(44)
Gain/loss from securities available-for-sale	(1,290)	(675)
Gain/loss from securities held-for-trading	(1,915)	415
Allowance for losses on financing and advances	7,950	26,030
Net unrealised gain on revaluation of securities held-for-trading and derivative financial instruments	(2,118)	(431)
Amortisation of premium less accretion of discounts	(2,887)	4,379
Finance income from securities available-for-sale	(7,052)	(5,277)
Finance income from securities held-to-maturity	(11,796)	(13,172)
Operating profit before working capital changes	62,717	74,066
(Increase)/Decrease In Operating Assets		
Financing and advances	263,908	(568,321)
Statutory deposits with Bank Negara Malaysia	(6,890)	(112,274)
Other assets	19,830	(18,962)
Deposit and placement with banks and other financial institutions	(100,000)	191,396
Securities held-for-trading	(185,788)	(75,261)
(Increase)/Decrease In Operating Liabilities		
Deposits from customers	(450,819)	812,184
Deposits and placements of banks and others financial institutions	(60,000)	43,250
Bills and acceptance payable	2,332	862
Other liabilities	240,084	(73,996)
Cash generated from/(used in) operations	(214,626)	272,944
Zakat paid	(37)	(32)
Income taxes paid	(24,277)	(16,563)
Net cash generated from/(used in) operating activities	(238,940)	256,349
Cash Flows From Investing Activities		
Net purchase of securities available-for-sale	52,697	(174,385)
Net purchase of securities held-to-maturity	171,208	(207,094)
Purchase of property, plant and equipment	(90)	(2,349)
Net cash generated from/(used in) investing activities	223,815	(383,828)
Cash Flows From Financing Activities		
Proceeds from share issuance	-	50,000
Net cash from/(used in) financing activities	-	50,000
Net Increase/(Decrease) in Cash and Cash Equivalents	(15,125)	(77,479)
Cash and Cash Equivalents at Beginning of Financial Year	1,370,943	-
Effect of cash transferred from Hong Leong Bank Berhad ("HLB")	-	1,448,422
Cash and Cash Equivalents Carried Forward	1,355,818	1,370,943

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

Notes To The Audited Financial Statements For The Financial Year Ended 30 June 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 year ended 30 June 2007, HLIB posted a gross financing base of RM3.8 billion and deposits from customer of RM5.3 billion. Financing to deposit ratio stood at 72%.

The core capital ratio and risk-weighted capital ratio stood at 16.01% and 17.54% respectively as at 30 June 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 this financial year ending 30 June 2007

The Year 2007 was an exciting and challenging one for HLIB with some important changes taking place in the Bank. The Bank continued to focus on Islamic Investment Banking and Islamic Corporate and Commercial businesses while maintaining the growth in Personal Financial Services, Wealth Management as well as Takaful. The global and regional Islamic financial market continues to be characterized by dynamic changes driven by strong competitive forces. In view of this, HLIB will aggressively develop more globally accepted Islamic products such as Diminishing Musharakah, Ijarah, Istisna and Mudharabah to publicise its capabilities domestically as well as in the global market. Moving forward, with the new leadership and new team on board, HLIB will be planning and implementing a range of strategies that include developing talents, fostering strategic relationships and to deliver our reputation as a responsible and trusted Islamic financial partner who builds relations and adds value that meet customers needs and expectations.

	Financial Year Ended 30/06/2007 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	4,358	4,943
Money at call and deposit placements maturing within one month	1,351,460	1,366,000
	<u>1,355,818</u>	<u>1,370,943</u>
5 Deposits and placements with banks and other financial institutions		
Bank Negara Malaysia	100,000	-
	<u>100,000</u>	<u>-</u>
6 Securities		
(i) Securities Held-for-trading		
BNM Bills	257,128	19,897
Malaysian Government treasury bills	-	7,950
Malaysian Govt Investment Certificates	5,044	-
Negotiable Islamic Debt Certificates	-	101,180
Bankers' acceptance and Islamic accepted bills	31,668	-
Sukuk BNM Ijarah	25,008	-
	<u>318,848</u>	<u>129,027</u>
(ii) Securities Available-for-sale		
Cagamas bonds	100,385	98,359
Malaysia Government investment certificates	-	24,615
Unquoted securities		
Private and Islamic debt securities	35,825	55,550
	<u>136,210</u>	<u>178,524</u>
(iii) Securities Held-to-maturity		
Malaysia Government investment certificates	137,068	123,208
Cagamas bonds	275,034	440,360
Khazanah bonds	-	4,874
Unquoted securities		
Shares	575	575
Private and Islamic debt securities	20,135	20,320
	<u>432,812</u>	<u>589,337</u>

	Financial Year Ended 30/06/2007 RM'000	Financial Year Ended 30/06/2006 RM'000
7 Financing and advances		
(i) By type		
Cashline	7,457	10,196
Term financing		
- House financing	1,659,400	1,045,491
- Hire purchase receivables	2,708,237	3,343,399
- Lease receivables	25,976	15,098
- Other term financing	510,740	548,171
Claims on customers under acceptance credits	148,583	103,291
Staff financing	86	123
Revolving Financing	696	2,900
Others	1,176	1,096
	<u>5,062,351</u>	<u>5,069,765</u>
Less: Unearned income	(1,303,602)	(1,037,941)
Gross financing and advances	3,758,749	4,031,824
Less : Allowance for bad and doubtful financing		
- General	(55,932)	(60,158)
- Specific	(29,917)	(26,908)
Total net financing and advances	<u>3,672,900</u>	<u>3,944,758</u>
(ii) By contract		
Bai' Bithaman Ajil	1,020,885	979,754
Ijarah	24,086	13,794
Ijarah Muntahia Bittamlik/AITAB	2,407,069	2,934,985
Murabahah	306,709	103,291
Gross financing and advances	<u>3,758,749</u>	<u>4,031,824</u>
(iii) By type of customer		
Domestic non-bank financial institutions		
- Others	45,441	47,526
Domestic business enterprises		
- Small medium enterprise	290,564	304,939
- Others	620,686	675,536
Government and statutory body		
- Individuals	2,768,069	2,985,206
- Other domestic entities	1,375	1,053
- Foreign entities	32,614	17,564
Gross financing and advances	<u>3,758,749</u>	<u>4,031,824</u>
(iv) By profit rate sensitivity		
Fixed rate		
- House financing	489,457	508,189
- Hire purchase receivables	2,407,069	2,934,985
- Others fixed rate financing	312,217	376,575
Variable rate		
- Others	550,006	212,075
Gross financing and advances	<u>3,758,749</u>	<u>4,031,824</u>

	Financial Year Ended 30/06/2007 RM'000	Financial Year Ended 30/06/2006 RM'000
(v) By purpose		
Securities	1,123	3,575
Transport Vehicles	2,144,169	2,568,499
Purchase of landed property:		
- Residential	654,425	483,381
- Non-residential	139,320	101,645
Personal Use	51,233	21,410
Consumer Durables	5	159
Construction	56,066	78,195
Working Capital	712,334	774,958
Other Purposes	74	2
	3,758,749	4,031,824

8 Non-performing financing

(i) Movements in non-performing financing

As at beginning of the year	75,637	-
Amount transferred from Hong Leong Bank	-	70,437
Classified as non-performing during the Year	252,574	240,128
Reclassified as performing	(211,495)	(195,844)
Amount recovered	(46,766)	(32,270)
Amount written off	(8,880)	(6,814)
As at end of the Year	61,070	75,637
Less: Specific allowance	(29,917)	(26,908)
Net non-performing and financing,	31,153	48,729
Ratio of net non-performing financing and advance to total net financing and advances	0.8%	1.2%

	Financial Year Ended 30/06/2007 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	(4,226)	(192)
As at end of the Year	<u>55,932</u>	<u>60,158</u>
As % of gross financing and advances 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	21,795	26,771
Allowance recovered	(9,848)	(6,111)
Amount written off	(8,938)	(6,815)
As at end of the Year	<u>29,917</u>	<u>26,908</u>
(iii) Non-performing financing and advances		
By purpose		
Securities	613	2,092
Transport Vehicles	32,688	29,668
Purchase of landed property:		
- Residential	21,250	24,725
- Non-residential	1,342	13,104
Personal Use	145	348
Consumer Durables	-	152
Construction	745	538
Working Capital	4,287	5,010
	<u>61,070</u>	<u>75,637</u>

	Financial Year Ended 30/06/2007 RM'000	Financial Year Ended 30/06/2006 RM'000
9 Deposits from customer		
(i) By type of deposit		
Non-Mudharabah		
Demand deposits	299,018	127,218
Savings deposits	522,418	433,735
Negotiable islamic debt certificate	198,077	1,739,230
	<u>1,019,513</u>	<u>2,300,183</u>
Mudharabah		
Savings deposits	423,792	292,243
General investment deposits	2,002,058	2,094,070
Special investment deposits	1,805,362	1,013,613
Others	-	1,435
	<u>4,231,212</u>	<u>3,401,361</u>
	<u>5,250,725</u>	<u>5,701,544</u>
(ii) By type of customer		
Government and statutory bodies	207,330	434,955
Business enterprise	3,060,132	3,572,117
Individuals	1,239,059	925,347
Others	744,204	769,125
	<u>5,250,725</u>	<u>5,701,544</u>
10 Deposits and placements of banks and other financial institutions		
Mudharabah		
Licensed islamic banks	75,000	15,000
Licensed finance companies	-	120,000
	<u>75,000</u>	<u>135,000</u>
11 Other Liabilities		
Amount due to holding company	148,740	4,989
Profit equalisation reserves	2,564	2,438
Provision for zakat	42	44
Profit payable	37,323	32,611
Others	103,450	11,955
	<u>292,119</u>	<u>52,037</u>

	Current Quarter Ended 30/06/2007 RM'000	Corresponding Quarter Ended 30/06/2006 RM'000	Current Year Ended 30/06/2007 RM'000	Corresponding Year Ended 30/06/2006 RM'000
12 Income derived from investment of depositors' funds and others				
Income derived from investment of :				
- General investment deposits	40,868	33,412	210,973	156,430
- Other deposits	28,812	43,620	84,133	137,362
	<u>69,680</u>	<u>77,032</u>	<u>295,106</u>	<u>293,792</u>
(i) Income derived from investment of general investment deposits				
Finance income and hibah				
Financing, advances and other financing	27,186	23,878	146,440	113,937
Securities Held-for-trading	369	932	6,011	5,794
Securities Available- for-sale	701	868	4,531	2,570
Securities Held-to-maturity	1,483	1,747	7,579	6,416
Money at call and deposit with financial institutions	8,213	4,775	37,013	22,429
	<u>37,952</u>	<u>32,200</u>	<u>201,574</u>	<u>151,146</u>
Amortisation of premium less accretion of discount	358	293	1,855	2,133
Total finance income and hibah	<u>38,310</u>	<u>32,493</u>	<u>203,429</u>	<u>153,279</u>
Other operating income				
Fee and commission				
- Commission	115	82	592	222
- Service Charges & fees	376	334	1,762	1,100
- Guarantee fees	4	(1)	5	-
- Other fees income	319	352	1,707	1,439
Gain/(loss) from sale of held-for-trading securities	1,098	13	1,230	(202)
Gain/(loss) from sale of available-for-sale securities	40	99	829	329
Gain/(loss) from sale of held-to-maturity securities	-	(2)	-	21
Unrealised gain/(loss) on revaluation of held-for-trading securities	595	44	1,361	215
Others	11	(2)	58	27
	<u>2,558</u>	<u>919</u>	<u>7,544</u>	<u>3,151</u>
	<u>40,868</u>	<u>33,412</u>	<u>210,973</u>	<u>156,430</u>

	Current Quarter Ended 30/06/2007 RM'000	Corresponding Quarter Ended 30/06/2006 RM'000	Current Year Ended 30/06/2007 RM'000	Corresponding Year Ended 30/06/2006 RM'000
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(ii) Income derived from investment of other deposits

Finance income and hibah

Financing, advances and other financing	19,614	31,420	58,397	100,048
Securities Held-for-trading	562	1,383	2,397	5,088
Securities Available- for-sale	561	960	1,807	2,257
Securities Held-to-maturity	1,039	2,076	3,022	5,634
Money at call and deposit with financial institutions	5,394	6,242	14,760	19,695
	<u>27,170</u>	<u>42,081</u>	<u>80,383</u>	<u>132,722</u>
Amortisation of premium less accretion of discount	253	471	740	1,873
Total finance income and hibah	<u>27,423</u>	<u>42,552</u>	<u>81,123</u>	<u>134,595</u>

Other operating income

Fee and commission				
- Commission	81	89	236	195
- Service Charges & fees	252	382	703	966
- Guarantee fees	2	-	2	-
- Other fees income	230	434	681	1,263
Gain/(loss) from sale of held-for-trading securities	448	(14)	491	(178)
Gain/(loss) from sale of available-for-sale securities	74	114	331	289
Gain/(loss) from sale of held-to-maturity securities	-	2	-	19
Unrealised gain/(loss) on revaluation of held-for-trading securities	294	59	543	189
Others	8	2	23	24
	<u>1,389</u>	<u>1,068</u>	<u>3,010</u>	<u>2,767</u>
	<u>28,812</u>	<u>43,620</u>	<u>84,133</u>	<u>137,362</u>

13 Income derived from investment of shareholders' fund

Finance income and hibah

Financing, advances and other financing	6,929	4,507	23,082	19,925
Securities Held-for-trading	183	181	947	1,013
Securities Available- for-sale	195	159	714	450
Securities Held-to-maturity	370	322	1,195	1,122
Money at call and deposit with financial institutions	1,933	901	5,834	3,923
	<u>9,610</u>	<u>6,070</u>	<u>31,772</u>	<u>26,433</u>
Amortisation of premium less accretion of discount	90	57	292	373
Total finance income and hibah	<u>9,700</u>	<u>6,127</u>	<u>32,064</u>	<u>26,806</u>

Other operating income

Fee and commission				
- Commission	28	15	93	39
- Service Charges & fees	91	61	278	192
- Guarantee fees	-	1	1	1
- Other fees income	80	66	268	252
Gain/(loss) from sale of held-for-trading securities	176	1	194	(35)
Gain/(loss) from sale of available-for-sale securities	23	17	130	57
Gain/(loss) from sale of held-to-maturity securities	-	-	-	4
Unrealised gain/(loss) on revaluation of held-for-trading securities	110	9	214	38
Others	3	-	9	5
	<u>511</u>	<u>170</u>	<u>1,187</u>	<u>553</u>
	<u>10,211</u>	<u>6,297</u>	<u>33,251</u>	<u>27,359</u>

	Current Quarter Ended 30/06/2007 RM'000	Corresponding Quarter Ended 30/06/2006 RM'000	Current Year Ended 30/06/2007 RM'000	Corresponding Year Ended 30/06/2006 RM'000
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14 Allowance for losses on financing

Allowance for bad and doubtful financing

(a) Specific allowance

- Made during the financial period

5,278 8,877 21,795 26,771

- Written back

(1,673) (1,823) (9,848) (6,111)

(b) General allowance

- Made during the financial period

- 1,450 - 5,341

- Written back

(630) - (4,226) (192)

Bad debts on financing

- Recovered

(497) (915) (2,754) (3,023)

- Written off

95 49 229 221

2,573 7,638 5,196 23,007

15 Income attributable to the depositors

Deposits from customers

- Mudharabah

40,847 31,338 156,442 115,062

- Non-Mudharabah

2,221 11,112 20,375 25,775

Deposits and placements of banks and other financial institutions

- Mudharabah

1,037 3,071 7,586 23,394

44,105 45,521 184,403 164,231

	Financial Year Ended 30/06/2007 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 *	<u>99,907</u>	<u>43,096</u>
Tier-1 minority Income	599,907	543,096
Less: Deferred tax assets/(liabilities)	<u>(15,883)</u>	<u>(19,063)</u>
Total Tier I capital	<u>584,024</u>	<u>524,033</u>
Tier II capital		
General allowance for bad and doubtful financing	<u>55,932</u>	<u>60,158</u>
Total Tier II capital	55,932	60,158
Capital base	<u>639,956</u>	<u>584,191</u>
Core capital ratio	16.01%	12.60%
Risk-weighted capital ratio	17.54%	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 Year Ended 30/06/2007		
	Principal amount RM'000	Financing equivalent amount RM'000	Risk weighted amount RM'000
Certain transaction-related contingent items	368	184	184
Short-term self-liquidating trade-related contingencies	7,197	1,439	1,439
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	18,218	-	-
- Maturity more than one year	325,930	162,965	162,965
Foreign exchange related contracts:			
- Less than one year	860	14	14
	398,025	210,054	210,054

	Financial Year Ended 30/06/2006		
	Principal amount RM'000	Financing equivalent amount RM'000	Risk weighted amount RM'000
Certain 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

	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				
30 June 2007									
Assets									
Cash and short term funds	1,351,460	-	-	-	-	4,358	-	1,355,818	3.5%
Deposits & placement with bank & other financial institutions	-	100,000	-	-	-	-	-	100,000	3.6%
Securities Held-for-trading	-	-	-	-	-	-	318,848	318,848	3.6%
Securities Available-for-sale	-	-	15,248	85,496	35,466	-	-	136,210	4.3%
Securities Held-for-maturity	-	275,033	122,213	34,991	-	575	-	432,812	3.8%
Financing and advances									
- performing *	677,769	35,896	154,343	1,523,357	1,306,312	(55,465)	-	3,642,214	6.0%
- non-performing *	-	-	-	-	-	30,686	-	30,686	
Other assets	-	-	-	-	-	207,702	-	207,702	
Total assets	2,025,229	410,931	291,804	1,643,844	1,341,778	187,856	318,848	6,224,290	
Liabilities									
Deposits from customers	3,180,828	978,292	860,940	230,665	-	-	-	5,250,725	3.0%
Deposits & placement of bank & other financial institutions	-	75,000	-	-	-	-	-	75,000	3.4%
Bills and acceptance payable	2,319	746	-	112	-	-	579	3,756	3.5%
Other liabilities	-	-	-	-	-	294,674	-	294,674	
Total liabilities	3,183,147	1,054,038	860,940	230,777	-	294,674	579	5,624,155	
Shareholder's funds	-	-	-	-	-	600,135	-	600,135	
Total liabilities and shareholder's funds	3,183,147	1,054,038	860,940	230,777	-	894,809	579	6,224,290	
On-balance sheet profit sensitivity gap	(1,153,918)	(643,107)	(569,136)	1,413,067	1,341,778	-	-	-	
Total profit sensitivity gap	(1,153,918)	(643,107)	(569,136)	1,413,067	1,341,778				

* This represents outstanding non-performing financing after deducting specific allowance.

	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				
30 June 2006									
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 and advances									
- 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	1,395,586	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	483,026	32,357	-	1,436	-	5,701,544	3.0%
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)	-	-	
Total profit sensitivity gap	(1,743,607)	(2,002,069)	(191,883)	2,754,889	1,438,973	(385,330)			

* This represents outstanding non-performing financing after deducting specific allowance.