

Hong Leong Islamic Bank Berhad (686191-W)
Unaudited Balance Sheet As At 30 September 2008

	Note	Financial Period Ended 30/09/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
<u>ASSETS</u>			
Cash and short-term funds	4	1,313,571	1,871,430
Deposits and placements with banks and other financial institutions	5	100,000	-
Securities Held-for-trading	6 (i)	1,659,724	927,570
Securities Available-for-sale	6 (ii)	435,816	780,812
Securities Held-to-maturity	6 (iii)	126,876	126,957
Financing and advances	7	4,190,587	4,242,329
Other assets		15,422	7,054
Statutory deposits with Bank Negara Malaysia		174,764	144,964
Property, plant and equipment		1,786	1,854
Deferred tax assets		18,201	17,850
Total Assets		8,036,747	8,120,820
<u>LIABILITIES AND SHAREHOLDERS' FUND</u>			
Deposits from customers	9	6,971,789	6,208,081
Deposits and placements of banks and other financial institutions	10	10,000	779,000
Bills and acceptance payable		59,637	110,480
Other liabilities	11	299,413	351,119
Provision for taxation		8,107	7,408
Total Liabilities		7,348,946	7,456,088
Share Capital		500,000	500,000
Reserves		187,801	164,732
Total Shareholders' Funds		687,801	664,732
Total Liabilities and Shareholders' Funds		8,036,747	8,120,820
<u>COMMITMENTS AND CONTINGENCIES</u>	17	806,471	966,378
<u>CAPITAL ADEQUACY</u>			
Core capital ratio	16	16.90%	16.33%
Risk-weighted capital ratio	16	18.56%	17.97%

Hong Leong Islamic Bank Berhad (686191-W)
Unaudited Income Statements
For The Financial Period Ended 30 September 2008

	Current Quarter Ended 30/09/2008 RM'000	Corresponding Quarter Ended 30/09/2007 RM'000	Current Period Ended 30/09/2008 RM'000	Corresponding Period Ended 30/09/2007 RM'000
Income derived from investment of depositors' funds and others	12 93,621	71,660	93,621	71,660
Income derived from investment of shareholders' funds	13 12,083	7,963	12,083	7,963
Allowance for losses on financing	14 (199)	(5,507)	(199)	(5,507)
Profit equalisation reserve	(4,177)	1,043	(4,177)	1,043
Total distributable income	101,328	75,159	101,328	75,159
Income attributable to the depositors	15 (58,070)	(41,436)	(58,070)	(41,436)
Total net income	43,258	33,723	43,258	33,723
Other operating expenses	(15,261)	(13,092)	(15,261)	(13,092)
Profit before zakat and taxation	27,997	20,631	27,997	20,631
Zakat	(16)	-	(16)	-
Taxation	(7,000)	(5,405)	(7,000)	(5,405)
Profit after zakat and taxation	20,981	15,226	20,981	15,226
Earnings per share - basic (sen)	4.20	3.05	4.20	3.05
Earnings per share - fully diluted (sen)	4.20	3.05	4.20	3.05

Hong Leong Islamic Bank Berhad (686191-W)
Unaudited Statements Of Changes In Equity
For The Financial Period Ended 30 September 2008

	←	<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 1 July 2008	500,000	82,032	669	82,031	664,732
Net profit for the financial period	-	-	-	20,981	20,981
Transfer to statutory reserves	-	10,491	-	(10,491)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	2,088	-	2,088
Balance as at 30 September 2008	500,000	92,523	2,757	92,521	687,801

Hong Leong Islamic Bank Berhad (686191-W)
Audited Statements Of Changes In Equity
For The Financial Year Ended 30 June 2008

	←	<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 1 July 2007	500,000	49,954	228	49,953	600,135
Net profit for the financial year	-	-	-	64,156	64,156
Transfer to statutory reserves	-	32,078	-	(32,078)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	441	-	441
Balance as at 30 June 2008	500,000	82,032	669	82,031	664,732

Hong Leong Islamic Bank Berhad (686191-W)
Unaudited Cash Flow Statements
For The Financial Period Ended 30 September 2008

	Current Period Ended 30/09/2008 RM'000	Corresponding Period Ended 30/09/2007 RM'000
Cash Flows From Operating Activities		
Profit before zakat and taxation for the financial year	27,997	20,631
Adjustments for :		
Depreciation	164	151
Gain/loss from securities held-for-trading	(2,307)	(1,948)
Allowance for losses on financing and advances	199	6,045
Net unrealised gain on revaluation of securities held-for-trading and derivative financial instruments	(253)	(356)
Amortisation of premium less accretion of discounts	(8,047)	(761)
Finance income from securities available-for-sale	(6,379)	(1,472)
Finance income from securities held-to-maturity	(1,394)	(1,925)
Operating profit before working capital changes	9,980	20,365
(Increase)/Decrease In Operating Assets		
Financing and advances	51,543	(159,540)
Statutory deposits with Bank Negara Malaysia	(29,800)	28,350
Other assets	(8,368)	(1,163)
Deposit and placement with banks and other financial institutions	(100,000)	100,000
Securities held-for-trading	(721,497)	(204,371)
(Increase)/Decrease In Operating Liabilities		
Deposits from customers	763,708	(171,401)
Deposits and placements of banks and others financial institutions	(769,000)	125,000
Bills and acceptance payable	(50,843)	243
Other liabilities	(51,722)	13,202
Cash generated from/(used in) operations	(906,000)	(249,315)
Income taxes paid	(7,058)	(4,002)
Net cash generated from/(used in) operating activities	(913,058)	(253,317)
Cash Flows From Investing Activities		
Net purchase of securities available-for-sale	353,820	1,913
Net purchase of securities held-to-maturity	1,475	276,793
Purchase of property, plant and equipment	(96)	(458)
Net cash generated from/(used in) investing activities	355,199	278,248
Net Increase/(Decrease) in Cash and Cash Equivalents	(557,859)	24,931
Cash and Cash Equivalents at Beginning of Financial Period	1,871,430	1,355,818
Cash and Cash Equivalents Carried Forward	1,313,571	1,380,749

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

Notes To The Unaudited Financial Statements For The Financial Period Ended 30 September 2008

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

HLISB 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, HLISB is poised towards reaching out to the needs of customers seeking an alternative to conventional banking.

For financial period ended 30 September 2008, HLISB posted a gross financing base of RM4.3billion and deposits from customer of RM7.0 billion. Financing to deposit ratio stood at 61%.

The core capital ratio and risk-weighted capital ratio stood at 16.90% and 18.56% respectively as at 30 September 2008, 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 2009

The Bank will continue to broaden its customer focus, as a full service Islamic bank, by offering Islamic Investment Banking, Corporate Banking and Wealth Management complementing its existing established personal Financial Services business.

	Financial Period Ended 30/09/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
4 Cash and short-term funds		
Cash and balances with banks and others financial institutions	34,941	(13,910)
Money at call and deposit placements maturing within one month	1,278,630	1,885,340
	<u>1,313,571</u>	<u>1,871,430</u>
5 Deposits and placements with banks and other financial institutions		
Other financial institutions	100,000	-
	<u>100,000</u>	<u>-</u>
6 Securities		
(i) Securities Held-for-trading		
BNM bills	706,729	377,169
Malaysian Government treasury bills	375,745	-
Malaysia Government investment certificates	5,029	55,188
Negotiable Islamic Debt Certificates	-	89,348
Bankers' acceptance and Islamic accepted bills	548,400	358,531
Khazanah bonds	23,821	47,334
	<u>1,659,724</u>	<u>927,570</u>
(ii) Securities Available-for-sale		
Cagamas bonds	34,786	99,021
Khazanah bonds	9,653	9,531
Malaysia Government investment certificates	371,377	652,225
Unquoted securities		
Private and Islamic debt securities	20,000	20,035
	<u>435,816</u>	<u>780,812</u>
(iii) Securities Held-to-maturity		
Malaysia Government investment certificates	60,282	60,305
Unquoted securities		
Shares	575	575
Private and Islamic debt securities	66,019	66,077
	<u>126,876</u>	<u>126,957</u>

	Financial Period Ended 30/09/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
7 Financing and advances		
(i) By type		
Cashline	7,567	11,230
Term financing		
- House financing	3,411,129	3,192,524
- Hire purchase receivables	2,870,480	2,971,414
- Lease receivables	19,770	21,080
- Other term financing	327,730	356,760
Claims on customers under acceptance credits	189,476	197,898
Staff financing	37	41
Revolving Financing	-	26
Others	739	778
	<u>6,826,928</u>	<u>6,751,751</u>
Less: Unearned income	(2,545,710)	(2,419,663)
Gross financing and advances	4,281,218	4,332,088
Less : Allowance for bad and doubtful financing		
- General	(63,830)	(65,025)
- Specific	(26,801)	(24,734)
Total net financing and advances	<u>4,190,587</u>	<u>4,242,329</u>
(ii) By contract		
Bai' Bithaman Ajil	1,532,031	1,484,449
Ijarah	18,888	20,028
Ijarah Muntahia Bittamlik/AITAB	2,540,820	2,629,727
Murabahah	189,479	197,884
Gross financing and advances	<u>4,281,218</u>	<u>4,332,088</u>
(iii) By type of customer		
Domestic non-bank financial institutions		
- Others than stockbroking companies	21,499	21,693
Domestic business enterprises		
- Small medium enterprise	280,523	343,070
- Others	630,959	610,114
Government and statutory body	168	59
Individuals	3,297,367	3,313,848
Other domestic entities	1,851	1,981
Foreign entities	48,851	41,323
Gross financing and advances	<u>4,281,218</u>	<u>4,332,088</u>
(iv) By profit rate sensitivity		
Fixed rate		
- House financing	497,841	508,468
- Hire purchase receivables	2,534,366	2,624,008
- Others fixed rate financing	160,131	201,141
Variable rate		
- Others	1,088,880	998,471
Gross financing and advances	<u>4,281,218</u>	<u>4,332,088</u>

	Financial Period Ended 30/09/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
(v) By purpose		
Securities	365	432
Transport Vehicles	2,361,141	2,432,909
Purchase of landed property:		
- Residential	1,061,186	996,979
- Non-residential	199,534	194,542
Personal Use	59,751	60,396
Consumer Durables	1	2
Construction	32,150	34,688
Working Capital	567,051	612,091
Other Purposes	39	49
	4,281,218	4,332,088

8 Non-performing financing

(i) Movements in non-performing financing

As at beginning of the year	45,754	61,070
Classified as non-performing during the year	44,562	185,715
Reclassified as performing	(36,126)	(153,442)
Amount recovered	(5,332)	(29,708)
Amount written off	(8)	(17,881)
As at end of the year	48,850	45,754
Less: Specific allowance	(26,801)	(24,734)
Net non-performing and financing	22,049	21,020
Ratio of net non-performing financing and advances to total net financing and advances	0.5%	0.5%

	Financial Period Ended 30/09/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
(ii) Movements in allowance for bad and doubtful financing		
General allowance		
As at beginning of the year	65,025	55,932
Allowance made during the period	-	9,093
Allowance written back during the period	(1,195)	-
As at end of the year	<u>63,830</u>	<u>65,025</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	24,734	29,917
Allowance made during the period	3,454	21,780
Allowance recovered	(1,379)	(9,082)
Amount written off	(8)	(17,881)
As at end of the year	<u>26,801</u>	<u>24,734</u>
(iii) Non-performing financing and advances		
By purpose		
Securities	220	242
Transport Vehicles	25,787	23,776
Purchase of landed property:		
- Residential	16,720	16,485
- Non-residential	942	940
Personal Use	180	126
Construction	386	162
Working Capital	4,615	4,023
	<u>48,850</u>	<u>45,754</u>

	Financial Period Ended 30/09/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
9 Deposits from customer		
(i) By type of deposit		
Non-Mudharabah		
Demand deposits	368,262	362,557
Savings deposits	576,756	555,853
Negotiable islamic debt certificate	949,611	529,911
	<u>1,894,629</u>	<u>1,448,321</u>
Mudharabah		
Savings deposits	509,972	478,049
General investment deposits	1,589,962	1,635,080
Special investment deposits	2,977,226	2,646,631
	<u>5,077,160</u>	<u>4,759,760</u>
	<u>6,971,789</u>	<u>6,208,081</u>
(ii) By type of customer		
Government and statutory bodies	618,062	605,026
Business enterprise	4,893,910	4,216,689
Individuals	1,361,557	1,284,113
Others	98,260	102,253
	<u>6,971,789</u>	<u>6,208,081</u>
10 Deposits and placements of banks and other financial institutions		
Mudharabah		
Licensed islamic banks	10,000	589,000
Licensed banks	-	190,000
	<u>10,000</u>	<u>779,000</u>
11 Other Liabilities		
Amount due to holding company	177,100	240,423
Profit equalisation reserves	8,461	4,284
Provision for zakat	95	79
Profit payable	42,168	31,591
Others	71,589	74,742
	<u>299,413</u>	<u>351,119</u>

	Current Quarter Ended 30/09/2008 RM'000	Corresponding Quarter Ended 30/09/2007 RM'000	Current Period Ended 30/09/2008 RM'000	Corresponding Period Ended 30/09/2007 RM'000
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12 Income derived from investment of depositors' funds and others

Income derived from investment of :

- General investment deposits	72,816	48,569	72,816	48,569
- Other deposits	20,805	23,091	20,805	23,091
	<u>93,621</u>	<u>71,660</u>	<u>93,621</u>	<u>71,660</u>

(i) Income derived from investment of general investment deposits

Finance income and hibah

Financing, advances and other financing	41,597	32,986	41,597	32,986
Securities Held-for-trading	262	1,307	262	1,307
Securities Available- for-sale	4,465	898	4,465	898
Securities Held-to-maturity	976	1,174	976	1,174
Money at call and deposit with financial institutions	16,376	9,412	16,376	9,412
	<u>63,676</u>	<u>45,777</u>	<u>63,676</u>	<u>45,777</u>
Amortisation of premium less accretion of discount	5,633	464	5,633	464
Total finance income and hibah	<u>69,309</u>	<u>46,241</u>	<u>69,309</u>	<u>46,241</u>

Other operating income

Fee and commission

- Commission	-	215	-	215
- Service Charges & fees	-	322	-	322
- Other fees income	-	374	-	374
Gain/(loss) from sale of held-for-trading securities	1,615	1,188	1,615	1,188
Gain/(loss) from sale of available-for-sale securities	1,715	-	1,715	-
Unrealised gain/(loss) on revaluation of held-for-trading securities	177	217	177	217
Others	-	12	-	12
	<u>3,507</u>	<u>2,328</u>	<u>3,507</u>	<u>2,328</u>
	<u>72,816</u>	<u>48,569</u>	<u>72,816</u>	<u>48,569</u>

	Current Quarter Ended 30/09/2008 RM'000	Corresponding Quarter Ended 30/09/2007 RM'000	Current Period Ended 30/09/2008 RM'000	Corresponding Period Ended 30/09/2007 RM'000
(ii) Income derived from investment of other deposits				
Finance income and hibah				
Financing, advances and other financing	11,885	15,682	11,885	15,682
Securities Held-for-trading	75	621	75	621
Securities Available- for-sale	1,276	427	1,276	427
Securities Held-to-maturity	279	558	279	558
Money at call and deposit with financial institutions	4,679	4,475	4,679	4,475
	<u>18,194</u>	<u>21,763</u>	<u>18,194</u>	<u>21,763</u>
Amortisation of premium less accretion of discount	1,609	221	1,609	221
Total finance income and hibah	<u>19,803</u>	<u>21,984</u>	<u>19,803</u>	<u>21,984</u>
Other operating income				
Fee and commission				
- Commission	-	102	-	102
- Service Charges & fees	-	153	-	153
- Other fees income	-	178	-	178
Gain/(loss) from sale of held-for-trading securities	461	565	461	565
Gain/(loss) from sale of available-for-sale securities	490	-	490	-
Unrealised gain/(loss) on revaluation of held-for-trading securities	51	103	51	103
Others	-	6	-	6
	<u>1,002</u>	<u>1,107</u>	<u>1,002</u>	<u>1,107</u>
	<u>20,805</u>	<u>23,091</u>	<u>20,805</u>	<u>23,091</u>

13 Income derived from investment of shareholders' fund

Finance income and hibah				
Financing, advances and other financing	5,942	5,407	5,942	5,407
Securities Held-for-trading	37	214	37	214
Securities Available- for-sale	638	147	638	147
Securities Held-to-maturity	139	193	139	193
Money at call and deposit with financial institutions	2,339	1,543	2,339	1,543
	<u>9,095</u>	<u>7,504</u>	<u>9,095</u>	<u>7,504</u>
Amortisation of premium less accretion of discount	805	76	805	76
Total finance income and hibah	<u>9,900</u>	<u>7,580</u>	<u>9,900</u>	<u>7,580</u>
Other operating income				
Fee and commission				
- Commission	295	36	295	36
- Service Charges & fees	358	53	358	53
- Guarantee fees	374	-	374	-
- Other fees income	663	61	663	61
Gain/(loss) from sale of held-for-trading securities	231	195	231	195
Gain/(loss) from sale of available-for-sale securities	245	-	245	-
Unrealised gain/(loss) on revaluation of held-for-trading securities	25	36	25	36
Others	(8)	2	(8)	2
	<u>2,183</u>	<u>383</u>	<u>2,183</u>	<u>383</u>
	<u>12,083</u>	<u>7,963</u>	<u>12,083</u>	<u>7,963</u>

	Current Quarter Ended 30/09/2008 RM'000	Corresponding Quarter Ended 30/09/2007 RM'000	Current Period Ended 30/09/2008 RM'000	Corresponding Period Ended 30/09/2007 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	3,454	5,796	3,454	5,796
- Written back	(1,379)	(2,097)	(1,379)	(2,097)
(b) General allowance				
- Made during the financial period	-	2,346	-	2,346
- Written back	(1,195)	-	(1,195)	-
Bad debts on financing				
- Recovered	(774)	(627)	(774)	(627)
- Written off	93	89	93	89
	<u>199</u>	<u>5,507</u>	<u>199</u>	<u>5,507</u>

15 Income attributable to the depositors

Deposits from customers

- Mudharabah	46,124	37,269	46,124	37,269
- Non-Mudharabah	9,809	3,133	9,809	3,133
Deposits and placements of banks and other financial institutions	-	-	-	-
- Mudharabah	2,137	1,034	2,137	1,034
	<u>58,070</u>	<u>41,436</u>	<u>58,070</u>	<u>41,436</u>

	Financial Period Ended 30/09/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
16 Capital adequacy		
Tier I capital		
Paid-up share capital	500,000	500,000
Other reserves *	<u>164,063</u>	<u>164,063</u>
	664,063	664,063
Less: Deferred tax assets/(liabilities)	<u>(17,850)</u>	<u>(17,850)</u>
Total Tier I capital	<u>646,213</u>	<u>646,213</u>
Tier II capital		
General allowance for bad and doubtful financing	<u>63,830</u>	<u>65,025</u>
Total Tier II capital	63,830	65,025
Capital base	<u>710,043</u>	<u>711,238</u>
Core capital ratio	16.90%	16.33%
Risk-weighted capital ratio	18.56%	17.97%

* 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 30/09/2008		
	Principal amount RM'000	Financing equivalent amount RM'000	Risk weighted amount RM'000
Certain transaction-related contingent items	47,492	23,746	23,676
Short-term self-liquidating trade-related contingencies	933	187	177
Irrecoverable commitments to extend credit			
- Maturity less than one year	212,290	42,458	41,130
- Maturity more than one year	545,756	272,878	225,513
	<u>806,471</u>	<u>339,269</u>	<u>290,496</u>

	Financial Year Ended 30/06/2008		
	Principal amount RM'000	Financing equivalent amount RM'000	Risk weighted amount RM'000
Certain transaction-related contingent items	34,348	17,174	17,131
Short-term self-liquidating trade-related contingencies	4,215	843	792
Irrecoverable commitments to extend credit			
- Maturity less than one year	202,441	40,488	39,816
- Maturity more than one year	725,374	362,687	302,526
	<u>966,378</u>	<u>421,192</u>	<u>360,265</u>

18 Profit rate risk

	Non-trading book					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 September 2008						
Assets						
Cash and short term funds	1,278,630	-	-	-	-	3.5%
Deposits & placement with bank & other financial institutions	-	100,000	-	-	-	3.6%
Securities Held-for-trading	-	-	-	-	-	3.6%
Securities Available-for-sale	-	4,996	9,653	421,167	-	4.5%
Securities Held-for-maturity	-	-	-	126,301	-	4.5%
Financing and advances	1,204,639	21,512	109,325	1,434,164	1,462,728	5.8%
- performing *	-	-	-	-	-	-
- non-performing *	-	-	-	-	-	-
Other assets	-	-	-	-	-	-
Total assets	2,483,269	126,508	119,978	1,981,632	1,462,728	210,173
						8,036,747
Liabilities						
Deposits from customers	4,639,453	782,048	1,296,567	253,721	-	3.0%
Deposits & placement of bank & other financial institutions	10,000	-	-	-	-	3.6%
Bills and acceptance payable	-	-	48,122	-	-	3.6%
Other liabilities	-	-	-	-	-	-
Total liabilities	4,649,453	782,048	1,344,689	253,721	-	307,520
Shareholder's funds	-	-	-	-	-	7,348,946
Total liabilities and shareholder's funds	4,649,453	782,048	1,344,689	253,721	-	687,801
						11,515
On-balance sheet profit sensitivity gap	(2,166,184)	(655,540)	(1,225,711)	1,727,911	1,462,728	-
Total profit sensitivity gap	(2,166,184)	(655,540)	(1,225,711)	1,727,911	1,462,728	-

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

	Non-trading book					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 2008						
Assets						
Cash and short term funds	1,885,340	-	-	-	-	3.5%
Securities Held-for-trading	-	-	-	-	-	3.6%
Securities Available-for-sale	-	39,972	15,081	725,759	-	4.0%
Securities Held-for-maturity	-	-	-	95,557	30,825	4.6%
Financing and advances	1,161,319	11,562	112,693	1,503,603	1,497,137	5.8%
- performing *	-	-	-	-	-	-
- non-performing *	-	-	-	-	-	-
Other assets	-	-	-	-	-	-
Total assets	3,046,659	51,554	127,774	2,324,919	1,627,962	114,382
						8,120,820
Liabilities						
Deposits from customers	4,288,816	462,006	1,197,477	259,782	-	2.9%
Deposits & placement of bank & other financial institutions	300,000	479,000	-	-	-	3.6%
Bills and acceptance payable	13,366	51,931	34,280	-	-	3.6%
Other liabilities	-	-	-	-	-	-
Total liabilities	4,602,202	992,937	1,231,757	259,782	-	369,410
Shareholder's funds	-	-	-	-	-	664,732
Total liabilities and shareholder's funds	4,602,202	992,937	1,231,757	259,782	-	1,034,142
On-balance sheet profit sensitivity gap	(1,555,543)	(941,383)	(1,103,983)	2,065,137	1,627,962	-
Total profit sensitivity gap	(1,555,543)	(941,383)	(1,103,983)	2,065,137	1,627,962	-

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

19 Related party transactions

All related party transactions within the Bank had been entered into in the normal course of business and were carried out on normal commercial terms.