

Hong Leong Islamic Bank Berhad
Unaudited Balance Sheet As At 31 March 2008

	Note	Financial Period Ended 31/03/2008 RM'000	Financial Year Ended 30/06/2007 RM'000
<u>ASSETS</u>			
Cash and short-term funds	4	2,170,525	1,355,818
Deposits and placements with banks and other financial institutions	5	-	100,000
Securities Held-for-trading	6 (i)	599,088	318,848
Securities Available-for-sale	6 (ii)	135,196	136,210
Securities Held-to-maturity	6 (iii)	60,762	432,812
Financing and advances	7	4,226,924	3,672,900
Other assets		10,571	19,875
Statutory deposits with Bank Negara Malaysia		147,264	170,314
Property, plant and equipment		1,989	1,630
Deferred tax assets		18,073	15,883
Total Assets		7,370,392	6,224,290
<u>LIABILITIES AND SHAREHOLDERS' FUND</u>			
Deposits from customers	9	5,433,700	5,250,725
Deposits and placements of banks and other financial institutions	10	831,350	75,000
Bills and acceptance payable		185,742	3,756
Other liabilities	11	264,332	292,119
Provision for taxation		7,619	2,555
Total Liabilities		6,722,743	5,624,155
Share Capital		500,000	500,000
Reserves		147,649	100,135
Total Shareholders' Funds		647,649	600,135
Total Liabilities and Shareholders' Funds		7,370,392	6,224,290
<u>COMMITMENTS AND CONTINGENCIES</u>	17	1,010,975	398,025
<u>CAPITAL ADEQUACY</u>			
Core capital ratio	16	15.26%	16.01%
Risk-weighted capital ratio	16	16.94%	17.54%

Hong Leong Islamic Bank Berhad
Unaudited Income Statements
For The Financial Period Ended 31 March 2008

	Current Quarter Ended 31/03/2008 RM'000	Corresponding Quarter Ended 31/03/2007 RM'000	Current Period Ended 31/03/2008 RM'000	Corresponding Period Ended 31/03/2007 RM'000
Income derived from investment of depositors' funds and others	12	70,007	73,171	213,224
Income derived from investment of shareholders' funds	13	10,671	8,220	26,585
Allowance for losses on financing	14	(4,156)	(3,162)	(15,892)
Profit equalisation reserve		(1,939)	(400)	(1,145)
Total distributable income		74,583	77,829	222,772
Income attributable to the depositors	15	(38,545)	(44,624)	(118,831)
Total net income		36,038	33,205	103,941
Other operating expenses		(13,387)	(12,164)	(39,446)
Profit before zakat and taxation		22,651	21,041	64,495
Zakat		-	(12)	(30)
Taxation		(5,860)	(5,681)	(16,747)
Profit after zakat and taxation		16,791	15,348	47,748
Earnings per share - basic (sen)		3.36	3.07	9.55
Earnings per share - fully diluted (sen)		3.36	3.07	9.55

Hong Leong Islamic Bank Berhad
Unaudited Statements Of Changes In Equity
For The Financial Period Ended 31 March 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 period	-	-	-	47,748	47,748
Transfer to statutory reserves	-	23,874	-	(23,874)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	(234)	-	(234)
Balance as at 31 March 2008	500,000	73,828	(6)	73,827	647,649

Hong Leong Islamic Bank Berhad
Audited Statements Of Changes In Equity
For The Financial Year Ended 30 June 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
Issued and Paid-Up Capital	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
Unaudited Cash Flow Statements
For The Financial Period Ended 31 March 2008

	Current Period Ended 31/03/2008 RM'000	Corresponding Period Ended 31/03/2007 RM'000
Cash Flows From Operating Activities		
Profit before zakat and taxation for the financial Year	64,495	56,970
Adjustments for :		
Depreciation	486	391
Gain/loss from securities available-for-sale	-	(1,153)
Gain/loss from securities held-for-trading	(2,523)	-
Allowance for losses on financing and advances	15,892	2,623
Net unrealised gain on revaluation of securities held-for-trading and derivative financial instruments	2,435	(1,119)
Amortisation of premium less accretion of discounts	(18,332)	(2,186)
Finance income from securities available-for-sale	(4,405)	(5,595)
Finance income from securities held-to-maturity	(3,587)	(8,904)
Operating profit before working capital changes	<u>54,461</u>	<u>41,027</u>
(Increase)/Decrease In Operating Assets		
Financing and advances	(569,916)	228,185
Statutory deposits with Bank Negara Malaysia	23,050	17,010
Other assets	7,114	25,482
Deposit and placement with banks and other financial institutions	100,000	(135,000)
Securities held-for-trading	(264,147)	(137,000)
(Increase)/Decrease In Operating Liabilities		
Deposits from customers	182,975	(189,800)
Deposits and placements of banks and others financial institutions	756,350	80,400
Bills and acceptance payable	181,986	765
Other liabilities	(27,787)	18,544
Cash generated from/(used in) operations	<u>444,086</u>	<u>(50,387)</u>
Income taxes paid	(11,683)	(19,702)
Net cash generated from/(used in) operating activities	<u>432,403</u>	<u>(70,089)</u>
Cash Flows From Investing Activities		
Net purchase of securities available-for-sale	4,587	51,714
Net purchase of securities held-to-maturity	378,562	168,452
Purchase of property, plant and equipment	(845)	(34)
Net cash generated from/(used in) investing activities	<u>382,304</u>	<u>220,132</u>
Net Increase/(Decrease) in Cash and Cash Equivalents	814,707	150,043
Cash and Cash Equivalents at Beginning of Financial Period	1,355,818	1,370,943
Cash and Cash Equivalents Carried Forward	<u>2,170,525</u>	<u>1,520,986</u>

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

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

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 2008, HLIB posted a gross financing base of RM4.3billion and deposits from customer of RM5.4 billion. Financing to deposit ratio stood at 80%.

The core capital ratio and risk-weighted capital ratio stood at 15.26% and 16.94% respectively as at 31 March 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 2008

The Bank will continue to broaden its customer focus, from consumer and commercial to Islamic Investment Banking, Islamic Corporate and Islamic Wealth Management, while maintaining the growth in Personal Financial Services. The Bank will be planning and implementing a range of strategies that include developing talents, fostering strategic relationships and to deliver its reputation as a responsible and trusted Islamic financial partner who builds relations and adds value that meet customers needs and expectations.

	Financial Period Ended 31/03/2008 RM'000	Financial Year Ended 30/06/2007 RM'000
4 Cash and short-term funds		
Cash and balances with banks and others financial institutions	16,235	4,358
Money at call and deposit placements maturing within one month	2,154,290	1,351,460
	<u>2,170,525</u>	<u>1,355,818</u>
5 Deposits and placements with banks and other financial institutions		
Bank Negara Malaysia	-	100,000
	<u>-</u>	<u>100,000</u>
6 Securities		
(i) Securities Held-for-trading		
BNM Bills	207,611	257,128
Malaysian Govt Investment Certificates	9,736	5,044
Negotiable Islamic Debt Certificates	137,831	-
Bankers' acceptance and Islamic accepted bills	243,910	31,668
Sukuk BNM Ijarah	-	25,008
	<u>599,088</u>	<u>318,848</u>
(ii) Securities Available-for-sale		
Cagamas bonds	99,912	100,385
Unquoted securities		
Private and Islamic debt securities	35,284	35,825
	<u>135,196</u>	<u>136,210</u>
(iii) Securities Held-to-maturity		
Malaysia Government investment certificates	34,993	137,068
Cagamas bonds	-	275,034
Unquoted securities		
Shares	575	575
Private and Islamic debt securities	25,194	20,135
	<u>60,762</u>	<u>432,812</u>

	Financial Period Ended 31/03/2008 RM'000	Financial Year Ended 30/06/2007 RM'000
7 Financing and advances		
(i) By type		
Cashline	7,153	7,457
Term financing		
- House financing	2,778,750	1,659,400
- Hire purchase receivables	3,010,561	2,708,237
- Lease receivables	22,218	25,976
- Other term financing	408,740	510,740
Claims on customers under acceptance credits	243,604	148,583
Staff financing	48	86
Revolving Financing	634	696
Others	817	1,176
	<u>6,472,525</u>	<u>5,062,351</u>
Less: Unearned income	(2,142,537)	(1,303,602)
Gross financing and advances	4,329,988	3,758,749
Less : Allowance for bad and doubtful financing		
- General	(64,387)	(55,932)
- Specific	(38,677)	(29,917)
Total net financing and advances	<u>4,226,924</u>	<u>3,672,900</u>
(ii) By contract		
Bai' Bithaman Ajil	1,402,053	1,020,885
Ijarah	20,979	24,086
Ijarah Muntahia Bittamlik/AITAB	2,663,352	2,407,069
Murabahah	243,604	306,709
Gross financing and advances	<u>4,329,988</u>	<u>3,758,749</u>
(iii) By type of customer		
Domestic non-bank financial institutions		
- Others	74,106	45,441
Domestic business enterprises		
- Small medium enterprise	303,876	290,564
- Others	668,929	620,686
Government and statutory body	62	-
Individuals	3,249,786	2,768,069
Other domestic entities	115	1,375
Foreign entities	33,114	32,614
Gross financing and advances	<u>4,329,988</u>	<u>3,758,749</u>
(iv) By profit rate sensitivity		
Fixed rate		
- House financing	447,848	489,457
- Hire purchase receivables	2,663,352	2,407,069
- Others fixed rate financing	485,480	312,217
Variable rate		
- Others	733,308	550,006
Gross financing and advances	<u>4,329,988</u>	<u>3,758,749</u>

	Financial Period Ended 31/03/2008 RM'000	Financial Year Ended 30/06/2007 RM'000
(v) By purpose		
Securities	1,053	1,123
Transport Vehicles	2,448,681	2,144,169
Purchase of landed property:		
- Residential	899,547	654,425
- Non-residential	179,914	139,320
Personal Use	61,375	51,233
Consumer Durables	8	5
Construction	37,722	56,066
Working Capital	701,635	712,334
Other Purposes	53	74
	4,329,988	3,758,749

8 Non-performing financing

(i) Movements in non-performing financing

As at beginning of the year	61,070	75,637
Classified as non-performing during the year	141,896	252,574
Reclassified as performing	(116,545)	(211,495)
Amount recovered	(22,828)	(46,766)
Amount written off	(191)	(8,880)
As at end of the year	63,402	61,070
Less: Specific allowance	(38,677)	(29,917)
Net non-performing and financing,	24,725	31,153
Ratio of net non-performing financing and advances to total net financing and advances	0.6%	0.8%

	Financial Period Ended 31/03/2008 RM'000	Financial Year Ended 30/06/2007 RM'000
(ii) Movements in allowance for bad and doubtful financing		
General allowance		
As at beginning of the year	55,932	60,158
Allowance made during the period	8,455	-
Allowance written back during the period	-	(4,226)
As at end of the Year	<u>64,387</u>	<u>55,932</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	29,917	26,908
Allowance made during the period	15,389	21,795
Allowance recovered	(6,438)	(9,848)
Amount written off	(191)	(8,938)
As at end of the year	<u>38,677</u>	<u>29,917</u>
(iii) Non-performing financing and advances		
By purpose		
Securities	609	613
Transport Vehicles	36,956	32,688
Purchase of landed property:		
- Residential	19,179	21,250
- Non-residential	1,100	1,342
Personal Use	133	145
Construction	640	745
Working Capital	4,785	4,287
	<u>63,402</u>	<u>61,070</u>

	Financial Period Ended 31/03/2008 RM'000	Financial Year Ended 30/06/2007 RM'000
9 Deposits from customer		
(i) By type of deposit		
Non-Mudharabah		
Demand deposits	334,895	299,018
Savings deposits	551,707	522,418
Negotiable islamic debt certificate	365,090	198,077
	<u>1,251,692</u>	<u>1,019,513</u>
Mudharabah		
Savings deposits	471,489	423,792
General investment deposits	1,345,632	2,002,058
Special investment deposits	2,364,887	1,805,362
	<u>4,182,008</u>	<u>4,231,212</u>
	<u>5,433,700</u>	<u>5,250,725</u>
(ii) By type of customer		
Government and statutory bodies	89,297	207,330
Business enterprise	3,939,899	3,060,132
Individuals	1,286,107	1,239,059
Others	118,397	744,204
	<u>5,433,700</u>	<u>5,250,725</u>
10 Deposits and placements of banks and other financial institutions		
Mudharabah		
Licensed islamic banks	460,000	75,000
Licensed finance companies	135,000	-
Licensed merchant banks	182,850	-
Other financial institutions	53,500	-
	<u>831,350</u>	<u>75,000</u>
11 Other Liabilities		
Amount due to holding company	187,782	148,740
Profit equalisation reserves	3,709	2,564
Provision for zakat	42	42
Profit payable	28,577	37,323
Others	44,222	103,450
	<u>264,332</u>	<u>292,119</u>

	Current Quarter Ended 31/03/2008 RM'000	Corresponding Quarter Ended 31/03/2007 RM'000	Current Period Ended 31/03/2008 RM'000	Corresponding Period Ended 31/03/2007 RM'000
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12 Income derived from investment of depositors' funds and others

Income derived from investment of :

- General investment deposits	32,641	55,076	126,528	170,105
- Other deposits	37,366	18,095	86,696	55,321
	<u>70,007</u>	<u>73,171</u>	<u>213,224</u>	<u>225,426</u>

(i) Income derived from investment of general investment deposits

Finance income and hibah

Financing, advances and other financing	26,007	37,399	91,071	119,254
Securities Held-for-trading	5	2,220	39	5,642
Securities Available- for-sale	641	1,116	2,379	3,830
Securities Held-to-maturity	351	1,829	1,937	6,096
Money at call and deposit with financial institutions	4,900	10,199	21,156	28,800
	<u>31,904</u>	<u>52,763</u>	<u>116,582</u>	<u>163,622</u>
Amortisation of premium less accretion of discount	2,964	499	9,899	1,497
Total finance income and hibah	<u>34,868</u>	<u>53,262</u>	<u>126,481</u>	<u>165,119</u>

Other operating income

Fee and commission				
- Commission	(503)	133	-	477
- Service Charges & fees	(700)	373	-	1,386
- Guarantee fees	(3)	1	-	1
- Other fees income	(904)	424	-	1,388
Gain/(loss) from sale of held-for-trading securities	(110)	45	1,362	132
Gain/(loss) from sale of available-for-sale securities	-	251	-	789
Unrealised gain/(loss) on revaluation of held-for-trading securities	22	572	(1,315)	766
Others	(29)	15	-	47
	<u>(2,227)</u>	<u>1,814</u>	<u>47</u>	<u>4,986</u>
	<u>32,641</u>	<u>55,076</u>	<u>126,528</u>	<u>170,105</u>

	Current Quarter Ended 31/03/2008 RM'000	Corresponding Quarter Ended 31/03/2007 RM'000	Current Period Ended 31/03/2008 RM'000	Corresponding Period Ended 31/03/2007 RM'000
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(ii) Income derived from investment of other deposits

Finance income and hibah

Financing, advances and other financing	28,214	12,293	62,400	38,783
Securities Held-for-trading	9	728	27	1,835
Securities Available- for-sale	717	368	1,630	1,246
Securities Held-to-maturity	494	602	1,327	1,983
Money at call and deposit with financial institutions	5,954	3,346	14,496	9,366
	<u>35,388</u>	<u>17,337</u>	<u>79,880</u>	<u>53,213</u>
Amortisation of premium less accretion of discount	3,139	164	6,783	487
Total finance income and hibah	<u>38,527</u>	<u>17,501</u>	<u>86,663</u>	<u>53,700</u>

Other operating income

Fee and commission

- Commission	(264)	44	-	155
- Service Charges & fees	(368)	123	-	451
- Guarantee fees	(2)	-	-	-
- Other fees income	(475)	139	-	451
Gain/(loss) from sale of held-for-trading securities	161	15	934	43
Gain/(loss) from sale of available-for-sale securities	-	83	-	257
Unrealised gain/(loss) on revaluation of held-for-trading securities	(198)	186	(901)	249
Others	(15)	4	-	15
	<u>(1,161)</u>	<u>594</u>	<u>33</u>	<u>1,621</u>

	<u>37,366</u>	<u>18,095</u>	<u>86,696</u>	<u>55,321</u>
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13 Income derived from investment of shareholders' fund

Finance income and hibah

Financing, advances and other financing	4,150	5,607	15,178	16,153
Securities Held-for-trading	1	323	6	764
Securities Available- for-sale	101	170	396	519
Securities Held-to-maturity	54	275	323	825
Money at call and deposit with financial institutions	770	1,505	3,525	3,901
	<u>5,075</u>	<u>7,880</u>	<u>19,429</u>	<u>22,162</u>
Amortisation of premium less accretion of discount	474	74	1,650	202
Total finance income and hibah	<u>5,549</u>	<u>7,954</u>	<u>21,079</u>	<u>22,364</u>

Other operating income

Fee and commission

- Commission	1,414	20	1,500	65
- Service Charges & fees	1,530	57	1,648	187
- Guarantee fees	6	1	6	1
- Other fees income	2,108	64	2,260	188
Gain/(loss) from sale of held-for-trading securities	(23)	6	227	18
Gain/(loss) from sale of available-for-sale securities	-	37	-	107
Unrealised gain/(loss) on revaluation of held-for-trading securities	7	79	(219)	104
Others	79	2	84	6
	<u>5,122</u>	<u>266</u>	<u>5,506</u>	<u>676</u>

	<u>10,671</u>	<u>8,220</u>	<u>26,585</u>	<u>23,040</u>
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	Current Quarter Ended 31/03/2008 RM'000	Corresponding Quarter Ended 31/03/2007 RM'000	Current Period Ended 31/03/2008 RM'000	Corresponding Period Ended 31/03/2007 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

3,775

3,617

15,389

16,517

- Written back

(2,461)

1,158

(6,438)

(8,175)

(b) General allowance

- Made during the financial period

3,329

-

8,455

-

- Written back

-

(968)

-

(3,596)

Bad debts on financing

- Recovered

(534)

(670)

(1,693)

(2,257)

- Written off

47

25

179

134

4,156

3,162

15,892

2,623

15 Income attributable to the depositors

Deposits from customers

- Mudharabah

31,853

41,001

102,904

115,595

- Non-Mudharabah

4,430

2,118

11,082

18,154

Deposits and placements of banks and
other financial institutions

- Mudharabah

2,262

1,505

4,845

6,549

38,545

44,624

118,831

140,298

	Financial Period Ended 31/03/2008 RM'000	Financial Year Ended 30/06/2007 RM'000
16 Capital adequacy		
Tier I capital		
Paid-up share capital	500,000	500,000
Other reserves *	99,907	99,907
	<u>599,907</u>	<u>599,907</u>
Less: Deferred tax assets/(liabilities)	(15,883)	(15,883)
Total Tier I capital	<u>584,024</u>	<u>584,024</u>
Tier II capital		
General allowance for bad and doubtful financing	64,387	55,932
Total Tier II capital	<u>64,387</u>	<u>55,932</u>
Capital base	<u>648,411</u>	<u>639,956</u>
Core capital ratio	15.26%	16.01%
Risk-weighted capital ratio	16.94%	17.54%

* 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 31/03/2008		
	Principal amount RM'000	Financing equivalent amount RM'000	Risk weighted amount RM'000
Certain transaction-related contingent items	596	298	298
Short-term self-liquidating trade-related contingencies	3,920	784	784
Other assets sold with recourse and commitment with certain drawdown	-	-	-
Irrecoverable commitments to extend credit			
- Maturity less than one year	330,559	66,112	65,468
- Maturity more than one year	675,900	337,950	262,167
Foreign exchange related contracts			
- Less than one year	-	-	-
	1,010,975	405,144	328,717

	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
Commitment on securities sold under sell and buy back agreements	-	-	-
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

18 Profit rate risk

	Non-trading book				Effective profit rate %
	Up to 1 month RM'000	> 1-3 months RM'000	1-5 years RM'000	Over 5 years RM'000	
31 March 2008					
Assets					
Cash and short term funds	2,154,290	-	-	-	16,235
Securities Held-for-trading	-	-	-	-	-
Securities Available-for-sale	-	70,186	65,010	-	599,088
Securities Held-for-maturity	-	-	60,187	-	-
Financing and advances	-	-	-	-	575
- performing *	280,411	1,100	1,781,847	1,928,640	(63,998)
- non-performing *	-	-	-	-	24,337
Other assets	-	-	-	-	177,897
Total assets	2,434,701	1,100	1,907,044	1,928,640	155,045
					599,088
					24,337
					177,897
					7,370,392
Liabilities					
Deposits from customers	3,644,768	742,616	719,786	-	-
Deposits & placement of bank & other financial institutions	253,500	577,850	-	-	-
Bills and acceptance payable	36,550	70,891	56,555	-	21,746
Other liabilities	-	-	-	-	271,951
Total liabilities	3,934,818	1,391,357	776,341	326,530	293,697
Shareholder's funds	-	-	-	-	647,649
Total liabilities and shareholder's funds	3,934,818	1,391,357	776,341	326,530	941,346
On-balance sheet profit sensitivity gap	(1,500,117)	(1,390,257)	(429,567)	1,580,514	1,928,640
Total profit sensitivity gap	(1,500,117)	(1,390,257)	(429,567)	1,580,514	1,928,640

* 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	1-5 years RM'000	Over 5 years RM'000	
30 June 2007					
Assets					
Cash and short term funds	1,351,460	-	-	-	4,358
Deposits & placement with bank & other financial institutions	-	100,000	-	-	-
Securities Held-for-trading	-	-	-	-	-
Securities Available-for-sale	-	15,248	85,496	35,466	318,848
Securities Held-for-maturity	-	275,033	122,213	34,991	-
Financing and advances	677,769	35,898	154,343	1,306,312	575
- performing *	-	-	-	-	(55,465)
- non-performing *	-	-	-	-	30,686
Other assets	-	-	-	-	207,702
Total assets	2,029,229	410,931	291,804	1,643,844	187,856
					318,848
					1,355,818
					100,000
					318,848
					136,210
					432,812
					3,642,214
					30,686
					207,702
					6,224,290
Liabilities					
Deposits from customers	3,180,828	978,292	860,940	230,665	-
Deposits & placement of bank & other financial institutions	-	-	-	-	-
Bills and acceptance payable	2,319	746	112	-	579
Other liabilities	-	75,000	-	-	294,674
Total liabilities	3,183,147	1,054,038	860,940	230,777	295,253
Shareholder's funds	-	-	-	-	600,135
Total liabilities and shareholder's funds	3,183,147	1,054,038	860,940	230,777	895,388
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.

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.