

Hong Leong Islamic Bank Berhad (686191-W)
Unaudited Balance Sheet As At 31 December 2008

	Note	Financial Period Ended 31/12/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
<u>ASSETS</u>			
Cash and short-term funds	4	1,792,789	1,871,430
Deposits and placements with banks and other financial institutions	5	34,907	-
Securities Held-for-trading	6 (i)	1,831,990	927,570
Securities Available-for-sale	6 (ii)	213,594	780,812
Securities Held-to-maturity	6 (iii)	176,573	126,957
Financing and advances	7	4,085,654	4,242,329
Other assets		5,380	7,054
Statutory deposits with Bank Negara Malaysia		137,664	144,964
Property, plant and equipment		2,028	1,854
Deferred tax assets		18,415	17,850
Total Assets		8,298,994	8,120,820
<u>LIABILITIES AND SHAREHOLDERS' FUND</u>			
Deposits from customers	9	6,360,344	6,208,081
Deposits and placements of banks and other financial institutions	10	831,307	779,000
Bills and acceptance payable		100,417	110,480
Other liabilities	11	291,650	351,119
Provision for taxation		9,625	7,408
Total Liabilities		7,593,343	7,456,088
Share Capital		500,000	500,000
Reserves		205,651	164,732
Total Shareholders' Funds		705,651	664,732
Total Liabilities and Shareholders' Funds		8,298,994	8,120,820
<u>COMMITMENTS AND CONTINGENCIES</u>	17	881,971	966,378
<u>CAPITAL ADEQUACY</u>			
Core capital ratio	16	16.84%	16.33%
Risk-weighted capital ratio	16	18.47%	17.97%

Hong Leong Islamic Bank Berhad (686191-W)
Unaudited Income Statements
For The Financial Period Ended 31 December 2008

	Current Quarter Ended 31/12/2008 RM'000	Corresponding Quarter Ended 31/12/2007 RM'000	Current Period Ended 31/12/2008 RM'000	Corresponding Period Ended 31/12/2007 RM'000	
Income derived from investment of depositors' funds and others	12	90,397	71,557	184,018	143,217
Income derived from investment of shareholders' funds	13	7,467	7,951	19,550	15,914
Allowance for losses on financing	14	54	(6,229)	(145)	(11,736)
Profit equalisation reserve		(7,050)	(249)	(11,227)	794
Total distributable income		90,868	73,030	192,196	148,189
Income attributable to the depositors	15	(52,473)	(38,850)	(110,543)	(80,286)
Total net income		38,395	34,180	81,653	67,903
Other operating expenses		(15,827)	(12,967)	(31,088)	(26,059)
Profit before zakat and taxation		22,568	21,213	50,565	41,844
Zakat		(13)	-	(29)	-
Taxation		(5,660)	(5,482)	(12,660)	(10,887)
Profit after zakat and taxation		16,895	15,731	37,876	30,957
Earnings per share - basic (sen)		3.38	3.15	7.58	6.19
Earnings per share - fully diluted (sen)		3.38	3.15	7.58	6.19

Hong Leong Islamic Bank Berhad (686191-W)
Unaudited Statements Of Changes In Equity
For The Financial Period Ended 31 December 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	-	-	-		37,876	37,876
Transfer to statutory reserves	-	18,938	-		(18,938)	-
Net fair value changes in available-for-sale securities, net of tax	-	-	3,043		-	3,043
Balance as at 31 December 2008	500,000	100,970	3,712		100,969	705,651

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 31 December 2008

	Current Period Ended 31/12/2008 RM'000	Corresponding Period Ended 31/12/2007 RM'000
Cash Flows From Operating Activities		
Profit before zakat and taxation for the financial year	50,565	41,844
Adjustments for :		
Depreciation	336	309
Gain/loss from securities held-for-trading	(2,842)	(2,495)
Allowance for losses on financing and advances	145	12,763
Net unrealised gain on revaluation of securities held-for-trading and derivative financial instruments	(358)	2,266
Amortisation of premium less accretion of discounts	(21,596)	(11,755)
Finance income from securities available-for-sale	(9,231)	(2,946)
Finance income from securities held-to-maturity	(2,785)	(2,688)
Operating profit before working capital changes	14,233	37,298
(Increase)/Decrease In Operating Assets		
Financing and advances	156,530	(347,079)
Statutory deposits with Bank Negara Malaysia	7,300	25,500
Other assets	1,674	(71,574)
Deposit and placement with banks and other financial institutions	(34,907)	100,000
Securities held-for-trading	(880,121)	(164,319)
(Increase)/Decrease In Operating Liabilities		
Deposits from customers	152,263	142,477
Deposits and placements of banks and others financial institutions	52,307	330,000
Bills and acceptance payable	(10,063)	7,659
Other liabilities	(58,695)	(53,068)
Cash generated from/(used in) operations	(599,480)	6,894
Zakat paid	(78)	-
Income taxes paid	(11,733)	(10,348)
Net cash generated from/(used in) operating activities	(611,290)	(3,454)
Cash Flows From Investing Activities		
Net purchase of securities available-for-sale	579,727	4,913
Net purchase of securities held-to-maturity	(46,568)	250,648
Purchase of property, plant and equipment	(510)	(974)
Net cash generated from/(used in) investing activities	532,649	254,587
Net Increase/(Decrease) in Cash and Cash Equivalents	(78,641)	251,133
Cash and Cash Equivalents at Beginning of Financial Period	1,871,430	1,355,818
Cash and Cash Equivalents Carried Forward	1,792,789	1,606,951

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

Notes To The Unaudited Financial Statements For The Financial Period Ended 31 December 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 RM 500 million, HLISB is poised towards reaching out to the needs of customers seeking an alternative to conventional banking.

For financial period ended 31 December 2008, HLISB posted a gross financing base of RM 4.2 billion and deposits from customer of RM 6.4 billion. Financing to deposit ratio stood at 66%.

The core capital ratio and risk-weighted capital ratio stood at 16.84% and 18.47% respectively as at 31 December 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 31/12/2008 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	246,099	(13,910)
Money at call and deposit placements maturing within one month	1,546,690	1,885,340
	<u>1,792,789</u>	<u>1,871,430</u>
5 Deposits and placements with banks and other financial institutions		
Licensed Islamic banks	34,907	-
	<u>34,907</u>	<u>-</u>
6 Securities		
(i) Securities Held-for-trading		
BNM bills	661,283	377,169
Malaysian Government treasury bills	167,117	-
Malaysian Government investment certificates	22,553	55,188
Negotiable Islamic Debt Certificates	349,107	89,348
Bankers' acceptance and Islamic accepted bills	581,111	358,531
Khazanah bonds	-	47,334
Sukuk BNM Ijarah	50,819	-
	<u>1,831,990</u>	<u>927,570</u>
(ii) Securities Available-for-sale		
Cagamas bonds	-	99,021
Khazanah bonds	9,789	9,531
Malaysia Government investment certificates	168,608	652,225
Unquoted securities		
Private and Islamic debt securities	35,197	20,035
	<u>213,594</u>	<u>780,812</u>
(iii) Securities Held-to-maturity		
Malaysia Government investment certificates	60,263	60,305
Negotiable Islamic Debt Certificates	49,770	-
Unquoted securities		
Shares	575	575
Private and Islamic debt securities	65,965	66,077
	<u>176,573</u>	<u>126,957</u>

	Financial Period Ended 31/12/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
7 Financing and advances		
(i) By type		
Cashline	8,233	11,230
Term financing		
- House financing	3,492,726	3,192,524
- Hire purchase receivables	2,720,998	2,971,414
- Lease receivables	18,632	21,080
- Other term financing	337,000	356,760
Claims on customers under acceptance credits	183,430	197,898
Staff financing	29	41
Revolving Financing	-	26
Others	701	778
	<u>6,761,749</u>	<u>6,751,751</u>
Less: Unearned income	<u>(2,584,817)</u>	<u>(2,419,663)</u>
Gross financing and advances	4,176,932	4,332,088
Less : Allowance for bad and doubtful financing		
- General	(62,231)	(65,025)
- Specific	<u>(29,047)</u>	<u>(24,734)</u>
Total net financing and advances	<u>4,085,654</u>	<u>4,242,329</u>
(ii) By contract		
Bai' Bithaman Ajil	1,565,955	1,484,449
Ijarah	17,906	20,028
Ijarah Muntahia Bittamlik/AITAB	2,409,641	2,629,727
Murabahah	183,430	197,884
Gross financing and advances	<u>4,176,932</u>	<u>4,332,088</u>
(iii) By type of customer		
Domestic non-bank financial institutions		
- Others than stockbroking companies	21,344	21,693
Domestic business enterprises		
- Small medium enterprise	255,027	343,070
- Others	640,424	610,114
Government and statutory body	53	59
Individuals	3,207,861	3,313,848
Other domestic entities	1,713	1,981
Foreign entities	50,510	41,323
Gross financing and advances	<u>4,176,932</u>	<u>4,332,088</u>
(iv) By profit rate sensitivity		
Fixed rate		
- House financing	482,294	508,468
- Hire purchase receivables	2,401,094	2,624,008
- Others fixed rate financing	143,568	201,141
Variable rate		
- Others	1,149,976	998,471
Gross financing and advances	<u>4,176,932</u>	<u>4,332,088</u>

**Financial
Period Ended
31/12/2008
RM'000**

**Financial
Year Ended
30/06/2008
RM'000**

(v) By purpose

Securities	361	432
Transport Vehicles	2,248,939	2,432,909
Purchase of landed property:		
- Residential	1,086,483	996,979
- Non-residential	204,142	194,542
Personal Use	57,492	60,396
Consumer Durables	-	2
Construction	28,695	34,688
Working Capital	550,787	612,091
Other Purposes	33	49
	4,176,932	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	93,841	185,715
Reclassified as performing	(75,198)	(153,442)
Amount recovered	(11,435)	(29,708)
Amount written off	(7)	(17,881)
As at end of the year	52,955	45,754
Less: Specific allowance	(29,047)	(24,734)
Net non-performing and financing	23,908	21,020
Ratio of net non-performing financing and advances to total net financing and advances	0.6%	0.5%

	Financial Period Ended 31/12/2008 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	(2,794)	-
As at end of the year	<u>62,231</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	7,442	21,780
Allowance recovered	(3,122)	(9,082)
Amount written off	(7)	(17,881)
As at end of the year	<u>29,047</u>	<u>24,734</u>
(iii) Non-performing financing and advances		
By purpose		
Securities	220	242
Transport Vehicles	27,583	23,776
Purchase of landed property:		
- Residential	18,532	16,485
- Non-residential	988	940
Personal Use	228	126
Construction	653	162
Working Capital	4,751	4,023
	<u>52,955</u>	<u>45,754</u>

	Financial Period Ended 31/12/2008 RM'000	Financial Year Ended 30/06/2008 RM'000
9 Deposits from customer		
(i) By type of deposit		
Non-Mudharabah		
Demand deposits	377,646	362,557
Savings deposits	565,186	555,853
Negotiable islamic debt certificate	1,003,600	529,911
	<u>1,946,432</u>	<u>1,448,321</u>
Mudharabah		
Savings deposits	510,352	478,049
General investment deposits	1,608,503	1,635,080
Special investment deposits	2,295,057	2,646,631
	<u>4,413,912</u>	<u>4,759,760</u>
	<u>6,360,344</u>	<u>6,208,081</u>
(ii) By type of customer		
Government and statutory bodies	622,969	605,026
Business enterprise	4,131,463	4,216,689
Individuals	1,477,068	1,284,113
Others	128,844	102,253
	<u>6,360,344</u>	<u>6,208,081</u>
10 Deposits and placements of banks and other financial institutions		
Mudharabah		
Licensed islamic banks	365,072	589,000
Licensed banks	184,905	190,000
Licensed investment banks	2,000	-
Other financial institutions	279,330	-
	<u>831,307</u>	<u>779,000</u>
11 Other Liabilities		
Amount due to holding company	175,594	240,423
Profit equalisation reserves	15,511	4,284
Provision for zakat	30	79
Profit payable	48,477	31,591
Others	52,038	74,742
	<u>291,650</u>	<u>351,119</u>

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

Income derived from investment of :

- General investment deposits	47,196	45,318	120,012	93,887
- Other deposits	43,201	26,239	64,006	49,330
	<u>90,397</u>	<u>71,557</u>	<u>184,018</u>	<u>143,217</u>

(i) Income derived from investment of general investment deposits

Finance income and hibah

Financing, advances and other financing	28,575	32,078	70,172	65,064
Securities Held-for-trading	284	(1,273)	546	34
Securities Available- for-sale	1,074	840	5,539	1,738
Securities Held-to-maturity	695	412	1,671	1,586
Money at call and deposit with financial institutions	7,147	6,844	23,523	16,256
	<u>37,775</u>	<u>38,901</u>	<u>101,451</u>	<u>84,678</u>
Amortisation of premium less accretion of discount	7,325	6,471	12,958	6,935
Total finance income and hibah	<u>45,100</u>	<u>45,372</u>	<u>114,409</u>	<u>91,613</u>

Other operating income

Fee and commission				
- Commission	-	288	-	503
- Service Charges & fees	-	378	-	700
- Guarantee fees	-	3	-	3
- Other fees income	-	530	-	904
Gain/(loss) from sale of held-for-trading securities	90	284	1,705	1,472
Gain/(loss) from sale of available-for-sale securities	1,968	-	3,683	-
Unrealised gain/(loss) on revaluation of held-for-trading securities	38	(1,554)	215	(1,337)
Others	-	17	-	29
	<u>2,096</u>	<u>(54)</u>	<u>5,603</u>	<u>2,274</u>
	<u>47,196</u>	<u>45,318</u>	<u>120,012</u>	<u>93,887</u>

	Current Quarter Ended 31/12/2008 RM'000	Corresponding Quarter Ended 31/12/2007 RM'000	Current Period Ended 31/12/2008 RM'000	Corresponding Period Ended 31/12/2007 RM'000
(ii) Income derived from investment of other deposits				
Finance income and hibah				
Financing, advances and other financing	25,540	18,504	37,425	34,186
Securities Held-for-trading	216	(603)	291	18
Securities Available- for-sale	1,678	486	2,954	913
Securities Held-to-maturity	612	275	891	833
Money at call and deposit with financial institutions	7,867	4,067	12,546	8,542
	<u>35,913</u>	<u>22,729</u>	<u>54,107</u>	<u>44,492</u>
Amortisation of premium less accretion of discount	5,302	3,423	6,911	3,644
Total finance income and hibah	<u>41,215</u>	<u>26,152</u>	<u>61,018</u>	<u>48,136</u>
Other operating income				
Fee and commission				
- Commission	-	162	-	264
- Service Charges & fees	-	215	-	368
- Guarantee fees	-	2	-	2
- Other fees income	-	297	-	475
Gain/(loss) from sale of held-for-trading securities	448	208	909	773
Gain/(loss) from sale of available-for-sale securities	1,474	-	1,964	-
Unrealised gain/(loss) on revaluation of held-for-trading securities	64	(806)	115	(703)
Others	-	9	-	15
	<u>1,986</u>	<u>87</u>	<u>2,988</u>	<u>1,194</u>
	<u>43,201</u>	<u>26,239</u>	<u>64,006</u>	<u>49,330</u>

13 Income derived from investment of shareholders' fund

Finance income and hibah				
Financing, advances and other financing	3,414	5,622	9,356	11,029
Securities Held-for-trading	37	(209)	74	5
Securities Available- for-sale	100	148	738	295
Securities Held-to-maturity	84	76	223	269
Money at call and deposit with financial institutions	797	1,212	3,136	2,755
	<u>4,432</u>	<u>6,850</u>	<u>13,527</u>	<u>14,354</u>
Amortisation of premium less accretion of discount	922	1,100	1,727	1,176
Total finance income and hibah	<u>5,354</u>	<u>7,950</u>	<u>15,254</u>	<u>15,530</u>
Other operating income				
Fee and commission				
- Commission	264	50	559	86
- Service Charges & fees	311	65	669	118
- Guarantee fees	1	-	375	-
- Other fees income	1,283	91	1,946	152
Gain/(loss) from sale of held-for-trading securities	(3)	55	228	250
Gain/(loss) from sale of available-for-sale securities	246	-	491	-
Unrealised gain/(loss) on revaluation of held-for-trading securities	3	(262)	28	(226)
Others	8	3	-	5
	<u>2,113</u>	<u>1</u>	<u>4,296</u>	<u>384</u>
	<u>7,467</u>	<u>7,951</u>	<u>19,550</u>	<u>15,914</u>

	Current Quarter Ended 31/12/2008 RM'000	Corresponding Quarter Ended 31/12/2007 RM'000	Current Period Ended 31/12/2008 RM'000	Corresponding Period Ended 31/12/2007 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
- Written back

3,988	5,818	7,442	11,614
(1,743)	(1,880)	(3,122)	(3,977)

(b) General allowance

- Made during the financial period
- Written back

-	2,780	-	5,126
(1,599)	-	(2,794)	-

Bad debts on financing

- Recovered
- Written off

(813)	(532)	(1,587)	(1,159)
113	43	206	132

(54)	6,229	145	11,736
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15 Income attributable to the depositors

Deposits from customers

- Mudharabah
- Non-Mudharabah

43,564	33,782	89,688	71,051
7,238	3,519	17,047	6,652

Deposits and placements of banks and other financial institutions

- Mudharabah

1,671	1,549	3,808	2,583
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52,473	38,850	110,543	80,286
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	Financial Period Ended 31/12/2008 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>62,231</u>	<u>65,025</u>
Total Tier II capital	<u>62,231</u>	<u>65,025</u>
Capital base	<u>708,444</u>	<u>711,238</u>
Core capital ratio	16.84%	16.33%
Risk-weighted capital ratio	18.47%	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
31/12/2008

	Principal amount RM'000	Financing equivalent amount RM'000	Risk weighted amount RM'000
Certain transaction-related contingent items	47,542	23,771	23,693
Short-term self-liquidating trade-related contingencies	841	168	126
Irrecoverable commitments to extend credit			
- Maturity less than one year	141,232	28,246	26,896
- Maturity more than one year	692,356	346,178	303,675
	<u>881,971</u>	<u>398,364</u>	<u>354,390</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>

	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	
31 December 2008						
Assets						
Cash and short term funds	1,546,690	-	-	-	-	1,792,789
Deposits & placement with bank & other financial institutions	-	34,907	-	-	-	34,907
Securities Held-for-trading	-	-	-	-	-	1,831,990
Securities Available-for-sale	-	213,594	-	-	-	213,594
Securities Held-for-maturity	-	49,770	-	126,228	-	176,573
Financing and advances	1,249,196	38,583	78,922	1,326,778	1,430,498	4,062,105
- performing *	-	-	-	-	-	(61,872)
- non-performing *	-	-	-	-	-	23,549
Other assets	-	-	-	-	-	163,487
Total assets	2,795,886	336,854	78,922	1,453,006	1,430,498	8,298,994
Liabilities						
Deposits from customers	4,144,691	878,614	1,128,111	208,928	-	6,360,344
Deposits & placement of bank & other financial institutions	796,402	34,905	-	-	-	831,307
Bills and acceptance payable	-	57,384	35,838	-	-	100,417
Other liabilities	-	-	-	-	-	301,275
Total liabilities	4,941,093	970,903	1,163,949	208,928	-	7,593,343
Shareholder's funds	-	-	-	-	-	705,651
Total liabilities and shareholder's funds	4,941,093	970,903	1,163,949	208,928	-	8,298,994
On-balance sheet profit sensitivity gap	(2,145,207)	(634,049)	(1,085,027)	1,244,078	1,430,498	-
Total profit sensitivity gap	(2,145,207)	(634,049)	(1,085,027)	1,244,078	1,430,498	

* 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	-	-	-	-	1,871,430
Securities Held-for-trading	-	-	-	-	-	927,570
Securities Available-for-sale	-	39,972	15,081	725,769	-	780,812
Securities Held-for-maturity	-	-	-	95,557	30,825	126,957
Financing and advances	1,161,319	11,582	112,693	1,503,603	1,497,137	4,221,624
- performing *	-	-	-	-	-	20,705
- non-performing *	-	-	-	-	-	171,722
Other assets	-	-	-	-	-	171,722
Total assets	3,046,659	51,554	127,774	2,324,919	1,527,962	8,120,820
Liabilities						
Deposits from customers	4,288,816	462,006	1,197,477	259,782	-	6,208,081
Deposits & placement of bank & other financial institutions	300,000	479,000	-	-	-	779,000
Bills and acceptance payable	13,386	51,931	34,280	-	-	110,480
Other liabilities	-	-	-	-	-	358,527
Total liabilities	4,602,202	992,937	1,231,757	259,782	-	7,456,088
Shareholder's funds	-	-	-	-	-	664,732
Total liabilities and shareholder's funds	4,602,202	992,937	1,231,757	259,782	-	8,120,820
On-balance sheet profit sensitivity gap	(1,555,543)	(941,383)	(1,103,983)	2,065,137	1,527,962	-
Total profit sensitivity gap	(1,555,543)	(941,383)	(1,103,983)	2,065,137	1,527,962	

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

19 a) 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.

b) Connected Parties (CP) Exposures as at 31 December 2008

Aggregate value of outstanding credit exposures with CP (RM'000)	2,211
Outstanding credit exposures to CP as proportion of total credit exposures (%)	0.053
Outstanding credit exposures with CP which is non-performing or in default (%)	0.001