

AFFIN Islamic Bank Berhad
(Incorporated in Malaysia)

23) PROFIT RATE RISK

The Bank 31/3/2009	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	Non- profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective profit rate %
Assets									
Cash and short-term funds	3,222,120	-	-	-	-	1,769	-	3,223,889	1.97
Available-for-sale securities	165,877	158,112	280,493	135,652	70,045	-	-	810,179	3.62
Held-to-maturity securities	-	-	-	-	-	575	-	575	-
Financing, advances and other loans:									
- performing	914,575	250,963	264,959	642,509	453,822	(38,604) *	-	2,488,224	5.04
- non-performing	-	-	-	-	-	46,759 #	-	46,759	-
Others (1)	-	-	-	-	-	82,631	-	82,631	-
Tax recoverable	-	-	-	-	-	3,115	-	3,115	-
Total assets	4,302,572	409,075	545,452	778,161	523,867	96,245	-	6,655,372	

* The negative balance represents general allowances for financing, advances and other loans in accordance with the Bank's accounting policy on allowance for bad and doubtful financing.

Net of specific allowance.

(1) Others include property and equipment, intangible assets, deferred tax, statutory deposits with Bank Negara Malaysia, other assets, investment in jointly controlled entity, land held for sale and amount due from jointly controlled entity.

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23) PROFIT RATE RISK (CONTINUED)

The Bank 31/3/2009	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	Non- profit sensitive RM'000	Trading book RM'000	Total RM'000	Effective profit rate %
Liabilities									
Deposits from customers	2,703,953	1,432,449	443,841	3,873	-	-	-	4,584,116	2.17
Deposits and placements of banks and other financial institutions	988,153	372,950	230,384	-	-	-	-	1,591,487	2.07
Amount due to holding company	135,659	-	-	-	-	-	-	135,659	2.25
Other liabilities	-	-	-	-	-	29,316	-	29,316	-
Total liabilities	3,827,765	1,805,399	674,225	3,873	-	29,316	-	6,340,578	
Shareholders' funds	-	-	-	-	-	314,794	-	314,794	
Total liabilities and shareholders' funds	3,827,765	1,805,399	674,225	3,873	-	344,110	-	6,655,372	
On-balance sheet profit sensitivity gap	474,807	(1,396,324)	(128,773)	774,288	523,867	(247,865)	-		
Total profit sensitivity gap	474,807	(1,396,324)	(128,773)	774,288	523,867	(247,865)	-		

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23) PROFIT RATE RISK (CONTINUED)

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Assets									
Cash and short-term funds	2,355,150	-	-	-	-	3,000	-	2,358,150	3.24
Available-for-sale securities	169,526	303,195	459,766	124,540	14,299	-	-	1,071,326	3.52
Held-to-maturity securities	-	-	-	-	-	575	-	575	-
Financing, advances and other loans:									
- performing	857,486	238,501	272,439	636,476	449,024	(37,309) *	-	2,416,617	5.51
- non-performing	-	-	-	-	-	33,322 #	-	33,322	-
Others (1)	-	-	-	-	-	184,426	-	184,426	-
Tax recoverable	-	-	-	-	-	5,187	-	5,187	-
Total assets	3,382,162	541,696	732,205	761,016	463,323	189,201	-	6,069,603	

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Net of specific allowance.

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23) PROFIT RATE RISK (CONTINUED)

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Liabilities									
Deposits from customers	2,669,448	1,160,989	417,681	4,001	-	-	-	4,252,119	2.82
Deposits and placements of banks and other financial institutions	800,645	322,969	-	121,051	16,540	-	-	1,261,205	3.31
Amount due to holding company	254,374	-	-	-	-	-	-	254,374	3.55
Other liabilities	-	-	-	-	-	39,234	-	39,234	-
Total liabilities	3,724,467	1,483,958	417,681	125,052	16,540	39,234	-	5,806,932	
Shareholders' funds	-	-	-	-	-	262,671	-	262,671	
Total liabilities and shareholders' funds	3,724,467	1,483,958	417,681	125,052	16,540	301,905	-	6,069,603	
On-balance sheet profit sensitivity gap	(342,305)	(942,262)	314,524	635,964	446,783	(112,704)	-		
Total profit sensitivity gap	(342,305)	(942,262)	314,524	635,964	446,783	(112,704)	-		