

**AFFIN Islamic Bank Berhad**  
(Incorporated in Malaysia)

**UNAUDITED CONDENSED CASH FLOW STATEMENT for the financial quarter ended 30 September 2009**

	<b>The Bank/Economic Entity</b>	
	<b>30/9/2009</b>	<b>30/9/2008</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
<b>Profit before zakat and taxation</b>	<b>43,115</b>	30,565
Adjustments for items not involving the movement of cash and cash equivalents:		
Income from securities:		
- available-for-sale securities	<b>(18,924)</b>	(8,576)
Accretion of discount less amortisation of premium:		
- available-for-sale securities	<b>(6,114)</b>	(12,678)
Gain on sale from securities:		
- held-for-trading securities	<b>(17)</b>	(41)
- available-for-sale securities	<b>(440)</b>	(50)
Gain on unrealised foreign exchange	<b>(7,357)</b>	(14,012)
Depreciation of property and equipment	<b>529</b>	436
Amortisation of intangible assets	<b>403</b>	364
Net of specific allowance for bad and doubtful financing	<b>9,125</b>	8,881
Income suspended	<b>1,856</b>	1,220
Charge of general allowances	<b>3,195</b>	9,685
Bad debt on financing written-off	<b>76</b>	177
Transfer from profit equalisation reserve	<b>776</b>	-
<b>OPERATING PROFIT BEFORE CHANGES IN WORKING CAPITAL</b>	<b>26,223</b>	15,971
<i>(Increase)/decrease in operating assets:</i>		
Held-for-trading securities	<b>17</b>	41
Foreign exchange transaction	<b>8,954</b>	7,950
Financing, advances and other loans	<b>(199,484)</b>	(589,837)
Other assets	<b>(7,666)</b>	100,048
Statutory deposits with Bank Negara Malaysia	<b>106,400</b>	(25,800)
Amount due from jointly controlled entity	<b>(5)</b>	-
<i>Increase/(decrease) in operating liabilities:</i>		
Deposits from customers	<b>1,058,044</b>	103,279
Deposits and placements of banks and other financial institutions	<b>(640,695)</b>	(409,912)
Amount due to holding company	<b>(216,029)</b>	8,513
Other liabilities	<b>(8,744)</b>	13,989
<b>Cash generated from/(used in) operations</b>	<b>127,015</b>	(775,758)
Tax paid	<b>(8,750)</b>	(14,069)
Zakat paid	<b>(1,555)</b>	(1,325)
<b>NET CASH GENERATED FROM/(USED IN) OPERATING ACTIVITIES</b>	<b>116,710</b>	(791,152)

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(continued)

	<b>The Bank/Economic Entity</b>	
	<b>30/9/2009</b>	<b>30/9/2008</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Investment in jointly controlled entity	-	(500)
Income received from securities:		
- available-for-sale securities	<b>18,924</b>	8,576
Net sale/(purchase) of available-for-sale securities	<b>34,054</b>	(241,884)
Redemption of held-to-maturity securities net of purchase	-	(575)
Proceed from disposal of land held-for-sale	<b>15,000</b>	-
Purchase of property and equipment	(62)	(3,554)
Purchase of intangible assets	-	(40)
<b>NET CASH GENERATED FROM/(USED IN) INVESTING ACTIVITIES</b>	<b>67,916</b>	<b>(237,977)</b>
<b>CASH FLOWS FROM FINANCING ACTIVITIES</b>		
Increase in share capital	<b>100,000</b>	-
<b>NET CASH GENERATED FROM FINANCING ACTIVITIES</b>	<b>100,000</b>	-
<b>NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<b>284,626</b>	(1,029,129)
<b>NET (DECREASE)/INCREASE IN FOREIGN EXCHANGE</b>	<b>(1,597)</b>	6,062
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF THE FINANCIAL YEAR</b>	<b>2,358,150</b>	3,532,550
<b>CASH AND CASH EQUIVALENTS AT END OF THE FINANCIAL YEAR</b>	<b>2,641,179</b>	2,509,483
<b>ANALYSIS OF CASH AND CASH EQUIVALENTS</b>		
Cash and short-term funds	<b>2,641,179</b>	2,509,483