

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

**18) SEGMENTAL REPORTING**

The segment analysis by activity for the 9 months financial period ended 30 September is as follows:-

The Bank/Economic Entity	Business Banking RM'000	Consumer Banking RM'000	Treasury RM'000	Hire Purchase RM'000	Total RM'000
<b>30 September 2009</b>					
Total revenue	40,910	39,418	73,219	38,853	192,400
Inter-segment revenue	-	-	-	-	-
Revenue from external customers	<u>40,910</u>	<u>39,418</u>	<u>73,219</u>	<u>38,853</u>	<u>192,400</u>
Adjusted EBITDA	24,807	26,673	14,950	25,793	92,223
<b>30 September 2008</b>					
Total revenue	34,425	40,392	110,605	30,545	215,967
Inter-segment revenue	-	-	-	-	-
Revenue from external customers	<u>34,425</u>	<u>40,392</u>	<u>110,605</u>	<u>30,545</u>	<u>215,967</u>
Adjusted EBITDA	16,269	22,904	19,002	14,188	72,363
<b>Total assets</b>					
<b>30 September 2009</b>	<b>956,725</b>	<b>910,826</b>	<b>3,671,013</b>	<b>799,128</b>	<b>6,337,692</b>
31 December 2008	920,822	877,744	3,484,342	714,405	5,997,313
30 September 2008	831,707	858,136	3,589,627	679,439	5,958,909

A reconciliation of total adjusted EBITDA to profit before taxation is provided as follows:

	30/9/2009 RM'000	30/9/2008 RM'000
<b>Adjusted EBITDA for reportable segments</b>	<b>92,223</b>	72,363
Corporate overhead	(48,176)	(40,998)
Depreciation of property and equipment	(529)	(436)
Amortisation of intangible assets	(403)	(364)
<b>Operating profit</b>	<b>43,115</b>	30,565
Finance costs	-	-
<b>Profit before taxation</b>	<b>43,115</b>	30,565

Reportable segments' assets are reconciled to total assets as follows:

	30/9/2009 RM'000	31/12/2008 RM'000	30/9/2008 RM'000
Segment assets for reportable segments	6,337,692	5,997,313	5,958,909
Other segments assets	51,650	46,301	29,983
Unallocated:			
- Tax recoverable	-	5,187	2,890
- Deferred tax assets	7,146	4,552	5,661
- Investment in jointly controlled entity	500	500	500
- Amount due from joint controlled entity	755	750	-
- Land held for sale	-	15,000	-
<b>Total assets as per balance sheet</b>	<b>6,397,743</b>	6,069,603	5,997,943