

AFFIN Islamic Bank Berhad
(Incorporated in Malaysia)

23) PROFIT RATE RISK

The Bank/Economic Entity 30/9/2009	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	2,639,497	-	-	-	-	1,682	-	2,641,179	1.97
Available-for-sale securities	56,322	59,862	218,093	444,297	269,824	-	-	1,048,398	3.55
Held-to-maturity securities	-	-	-	-	-	575	-	575	-
Financing, advances and other loans									
- performing	985,983	233,536	232,907	713,111	461,144	(40,504) *	-	2,586,177	4.76
- non-performing	-	-	-	-	-	48,994 #	-	48,994	-
Others (1)	-	-	-	-	-	72,420	-	72,420	-
Total assets	3,681,802	293,398	451,000	1,157,408	730,968	83,167	-	6,397,743	

* 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.

AFFIN Islamic Bank Berhad
(Incorporated in Malaysia)

23) PROFIT RATE RISK (CONTINUED)

The Bank/Economic Entity 30/9/2009	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	3,863,001	830,328	611,576	5,252	-	6	-	5,310,163	2.26
Deposits and placements of banks and other financial institutions	292,983	108,141	219,386	-	-	-	-	620,510	1.65
Amount due to holding company	38,345	-	-	-	-	-	-	38,345	2.15
Other liabilities	-	-	-	-	-	33,019	-	33,019	-
Provision for taxation	-	-	-	-	-	89	-	89	
Total liabilities	4,194,329	938,469	830,962	5,252	-	33,114	-	6,002,126	
Shareholders' funds	-	-	-	-	-	395,617	-	395,617	
Total liabilities and shareholders' funds	4,194,329	938,469	830,962	5,252	-	428,731	-	6,397,743	
On-balance sheet profit sensitivity gap	(512,527)	(645,071)	(379,962)	1,152,156	730,968	(345,564)	-		
Total profit sensitivity gap	(512,527)	(645,071)	(379,962)	1,152,156	730,968	(345,564)	-		

AFFIN Islamic Bank Berhad
(Incorporated in Malaysia)

23) PROFIT RATE RISK (CONTINUED)

The Bank/Economic Entity 31/12/2008	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	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	

* 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.

AFFIN Islamic Bank Berhad
(Incorporated in Malaysia)

23) PROFIT RATE RISK (CONTINUED)

The Bank/Economic Entity 31/12/2008	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	2,669,448	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)	-		