

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED BALANCE SHEETS AS AT 30 SEPTEMBER 2009

ASSETS	Note	30 September 2009 RM'000	31 December 2008 RM'000
Cash and short-term funds		607,945	656,635
Deposits and placements with financial institutions		120,000	-
Available-for-sale securities	4	1,014,856	833,128
Financing and advances	5	1,916,889	2,130,278
Other assets	6	46,794	15,285
Statutory deposits with Bank Negara Malaysia		23,500	84,000
Property, plant and equipment		5,950	1,934
Deferred taxation asset		20,443	12,642
TOTAL ASSETS		3,756,377	3,733,902
LIABILITIES AND SHAREHOLDERS' EQUITY			
Deposits from customers	7	2,996,158	2,691,021
Deposits and placements of financial institutions	8	181,427	313,800
Bills and acceptances payable		7,144	14,102
Subordinated bonds	9	200,000	200,000
Other liabilities	10	177,052	318,416
Taxation and zakat		5,689	15
Total Liabilities		3,567,470	3,537,354
Financed by:			
Share capital		65,000	65,000
Reserves		123,907	131,548
Shareholders' Equity		188,907	196,548
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		3,756,377	3,733,902
COMMITMENTS AND CONTINGENCIES	19	1,262,567	1,093,750

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the period ended 31 December 2008.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED INCOME STATEMENTS FOR THE THIRD QUARTER AND NINE MONTHS ENDED
30 SEPTEMBER 2009

		3rd Quarter Ended 30 September 2009 RM'000	Nine Months Ended 30 September 2009 RM'000
	Note		
Income derived from investment of depositors' funds	11	40,869	131,308
Allowance for losses on financing and advances	12	(4,874)	(18,689)
Transfer to profit equalisation reserve (net)	10	(6,388)	(21,432)
Total attributable income		<u>29,607</u>	<u>91,187</u>
Income attributable to depositors	13	(16,811)	(51,854)
Income attributable to shareholders		12,796	39,333
Income derived from the investment of shareholder's funds	14	4,641	16,243
Total net income		<u>17,437</u>	<u>55,576</u>
Personnel expenses	15	(3,421)	(9,752)
Other overhead expenses	16	(13,551)	(41,519)
Profit before zakat and taxation		465	4,305
Taxation	17	(289)	(1,402)
Net profit for the financial period		<u>176</u>	<u>2,903</u>
Basic earnings per share (sen)		<u>0.27</u>	<u>4.47</u>
Dividend per ordinary share		<u>-</u>	<u>-</u>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the period ended 31 December 2008.

Company No. 818444-T

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2009

	Non-distributable Reserves			Fair value Reserve	Distributable Reserves	Total Equity
	Share Capital	Share Premium	Statutory Reserve		Retained Profits/(Loss)	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Balance at 1 January 2009	65,000	130,000	-	3,310	(1,762)	196,548
Revaluation of available-for-sale securities (net)	-	-	-	(12,194)	-	(12,194)
Deferred tax on revaluation of available-for-sale securities (net)	-	-	-	3,514	-	3,514
Realised gain on available-for-sale securities reclassified to income statement upon disposal	-	-	-	(1,864)	-	(1,864)
Net losses recognised directly in equity	-	-	-	(10,544)	-	(10,544)
Net profit for the period	-	-	-	-	2,903	2,903
Transfer to statutory reserve	-	-	-	-	-	-
Balance at 30 September 2009	65,000	130,000	-	(7,234)	1,141	188,907

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the financial period ended 31 December 2008.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED CASH FLOW STATEMENT FOR THE NINE MONTHS ENDED
30 SEPTEMBER 2009

	30 September 2009 RM'000
Cash flows from operating activities :	
Profit before zakat and taxation	4,305
Adjustments for non-operating and non-cash items	40,305
Operating profit before changes in working capital	<u>44,610</u>
Changes in working capital:	
Net changes in Operating Assets	110,362
Net changes in Operating Liabilities	(3,085)
Zakat paid	<u>(15)</u>
Net cash generated in operating activities	151,872
Net cash utilised in investing activities	(200,562)
Net cash utilised in/(generated from) financing activities	-
Net decrease in cash and cash equivalents	<u>(48,690)</u>
Cash and cash equivalents at beginning of the period	656,635
Cash and cash equivalents at end of the period	<u>607,945</u>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the financial period ended 31 December 2008.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009

1. REVIEW OF PERFORMANCE

The Bank recorded a profit after taxation of RM2.9 million for the first nine months of 2009. This was derived mainly from net income of RM55.6 million offset by overheads of RM51.3 million and taxation of RM1.4 million.

Net financing assets stood at RM1.9 billion and deposits from customers was RM3.0 billion. As at 30 September 2009, the quality of the Bank's financing assets remained strong with a net non-performing financing ratio of 0.67%.

The Bank is well capitalised with a core capital ratio of 8.15% and risk weighted capital ratio of 13.84%.

2. ECONOMIC PERFORMANCE AND PROSPECTS

In the second quarter of 2009, the Malaysian economy contracted at a slower pace of 3.9%, attributed to higher public spending and growth in private consumption. Although the cumulative effect of measures undertaken to stabilise the economy seems favorable, the country is imminently heading towards a slower recovery.

Facing the challenges ahead, the Bank will focus on growing its businesses as well as building its capabilities in order to meet customers' needs. The Bank will continue to emphasise on risk management capabilities with an aim to preserve its asset quality and further strengthen its capitalisation in anticipation of growth opportunities with improving economic conditions.

3. BASIS OF PREPARATION

The accounting policies and presentation adopted for the interim financial statements are consistent with those adopted for the annual financial statements for the period ended 31 December 2008.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

4. AVAILABLE-FOR-SALE SECURITIES

	30 September 2009 RM'000	31 December 2008 RM'000
<i>At fair value</i>		
Malaysian Government Investment Issue	489,965	451,642
Private Debt Securities	260,113	307,203
Islamic Negotiable Instruments of Deposit	244,621	74,283
Cagamas Sanadat bonds	20,157	-
	<u>1,014,856</u>	<u>833,128</u>

5. FINANCING AND ADVANCES

	30 September 2009 RM'000	31 December 2008 RM'000
i) By type of financing and advances		
Cash financing	336,149	385,085
Term financing :		
- House financing	101,643	119,451
- Syndicated term financing	355,719	217,705
- Hire purchase receivables	571,411	632,603
- Other term financing	500,695	520,693
Bills receivables	8,371	10,242
Trust receipts	486	415
Revolving credits	177,293	364,599
Customer's liability under acceptance credits	183,283	245,594
Other financing	16,530	7,579
Less : Unearned income	(259,354)	(304,579)
Gross financing and advances	<u>1,992,226</u>	<u>2,199,387</u>
Less : Allowance for bad and doubtful financing		
- specific	(40,216)	(35,592)
- general	(35,121)	(33,517)
Net financing and advances	<u>1,916,889</u>	<u>2,130,278</u>

	30 September 2009 RM'000	31 December 2008 RM'000
ii) Financing analysed by concepts		
Al-Ijarah Thumma Al Bai	521,300	632,603
Al-Qardhul Hassan	406	450
Bai' Bithaman Ajil	659,779	866,721
Bai' Inah	246,798	277,221
Other principles	563,943	422,392
	<u>1,992,226</u>	<u>2,199,387</u>

OCBC AL-AMIN BANK BERHAD
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NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

5. FINANCING AND ADVANCES (continued)

	30 September 2009 RM'000	31 December 2008 RM'000
iii) Financing by type of customer		
Domestic non-bank financial institutions		
- Others	10,054	-
Domestic business enterprises		
- Small and medium enterprises	345,331	394,410
- Others	1,321,671	1,448,009
Individuals	313,806	355,564
Foreign entities	1,364	1,404
	<u>1,992,226</u>	<u>2,199,387</u>
	30 September 2009 RM'000	31 December 2008 RM'000
iv) Financing by profit rate sensitivity		
Fixed rate		
- House financing	60,936	71,516
- Hire purchase receivables	521,300	573,460
- Other financing	876,978	1,245,139
Variable rate		
- Other variable rates	533,012	309,272
	<u>1,992,226</u>	<u>2,199,387</u>
	30 September 2009 RM'000	31 December 2008 RM'000
v) Financing by sector		
Agriculture	505,261	486,309
Mining and quarrying	30,902	33,558
Manufacturing	558,757	680,774
Construction	120,411	114,534
Real Estate	127,686	168,198
Wholesale & retail trade and restaurants & hotels	142,872	149,842
Transport, storage and communication	132,979	134,581
Finance, insurance and business services	41,939	29,939
Community, social and personal services	13,850	40,308
Households, of which:		
i. Purchase of residential properties	63,907	75,401
ii. Purchase of non-residential properties	2,534	1,719
iii. Others	248,106	279,418
Others	3,022	4,806
	<u>1,992,226</u>	<u>2,199,387</u>

OCBC AL-AMIN BANK BERHAD
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NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

5. FINANCING AND ADVANCES (continued)

(vi) Movements in the non-performing financing and advances ("NPF") are as follows :-

	30 September 2009 RM'000	31 December 2008 RM'000
At 1 January	43,947	-
Amount vested over from OCBCM*	-	43,206
Non-performing during the period	38,429	3,420
Reclassified as performing during the period	(7,745)	(817)
Amount recovered	(5,992)	(629)
Amount written off	(15,307)	(1,233)
At 30 September / 31 December	<u>53,332</u>	<u>43,947</u>
Specific allowance	<u>(40,216)</u>	<u>(35,592)</u>
Net non-performing financing and advances	<u>13,116</u>	<u>8,355</u>
Net NPF as % of gross financing and advances less specific allowance	<u>0.67%</u>	<u>0.39%</u>

(vii) Movements in the allowance for losses on financing and advances are as follows:

	30 September 2009 RM'000	31 December 2008 RM'000
<u>General allowance</u>		
At 1 January	33,517	-
Amount vested over from OCBCM*	-	32,901
Allowance made during the period	1,604	616
At 30 September / 31 December	<u>35,121</u>	<u>33,517</u>
As % of gross financing and advances less specific allowance	<u>1.80%</u>	<u>1.55%</u>

	30 September 2009 RM'000	31 December 2008 RM'000
<u>Specific allowance</u>		
At 1 January	35,592	-
Amount vested over from OCBCM*	-	27,340
Allowance made during the period	30,564	10,412
Amount written back in respect of recoveries	(10,633)	(927)
Amount written off	(15,307)	(1,233)
At 30 September / 31 December	<u>40,216</u>	<u>35,592</u>

* OCBCM represents OCBC Bank (Malaysia) Berhad, our immediate holding company and the amount vested over from OCBCM is arising from the transfer of the Islamic banking business to the Bank.

OCBC AL-AMIN BANK BERHAD
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NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

5. FINANCING AND ADVANCES (continued)

(viii) Non-performing financing and advances analysed by sectors are as follows:

	30 September 2009 RM'000	31 December 2008 RM'000
Agriculture	215	252
Manufacturing	27,531	21,082
Construction	4,467	4,255
Real Estate	95	109
Wholesale & retail trade and restaurants & hotels	4,070	3,395
Transport, storage and communication	1,062	680
Finance, insurance and business services	98	-
Community, social and personal services	322	227
Household, of which:		
i. Purchase of residential properties	3,951	4,375
ii. Purchase of non-residential properties	259	3
iii. Others	11,262	9,569
	<u>53,332</u>	<u>43,947</u>

6. OTHER ASSETS

	30 September 2009 RM'000	31 December 2008 RM'000
Profit receivable	5,539	7,482
Derivative assets	7,423	877
Other debtors, deposits and prepayments	13,877	6,926
Amount due from holding company *	19,955	-
	<u>46,794</u>	<u>15,285</u>

* The amount due from holding company is the end of day balance arising from daily operations and is to be settled by cash the following day.

7. DEPOSITS FROM CUSTOMERS

	30 September 2009 RM'000	31 December 2008 RM'000
i) By type of deposit		
Non-Mudharabah Fund:		
Demand deposits	698,690	578,640
Savings deposits	297,368	280,710
Negotiable instrument of deposits	482,161	355,821
Structured investments	137,541	98,366
	<u>1,615,760</u>	<u>1,313,537</u>
Mudharabah Fund:		
General investment deposits	1,179,966	1,161,907
Islamic short term Mudharabah Investment	200,432	215,577
	<u>1,380,398</u>	<u>1,377,484</u>
Total deposits from customers	<u>2,996,158</u>	<u>2,691,021</u>

OCBC AL-AMIN BANK BERHAD
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NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

7. DEPOSITS FROM CUSTOMERS (continued)

	30 September 2009 RM'000	31 December 2008 RM'000
ii) The deposits are sourced from the following customers:-		
Government and statutory bodies	210,510	16
Business enterprises	1,313,475	1,450,954
Individuals	434,437	433,116
Foreign entities	9,898	9,682
Others	1,027,838	797,253
	<u>2,996,158</u>	<u>2,691,021</u>

8. DEPOSITS AND PLACEMENTS OF FINANCIAL INSTITUTIONS

	30 September 2009 RM'000	31 December 2008 RM'000
Non-Mudharabah Fund:		
Licensed banks	<u>41,427</u>	<u>34,540</u>
Mudharabah Fund:		
Licensed banks	140,000	105,000
Other financial institutions	-	174,260
	<u>140,000</u>	<u>279,260</u>
Total deposits and placements of financial institutions	<u>181,427</u>	<u>313,800</u>

9. SUBORDINATED BONDS

On 1 December 2008, the Bank issued RM200 million non-tradeable non-transferable redeemable Islamic subordinated bonds due in 2021 and non-callable until 2016 under the principle of Mudharabah (profit sharing contract) at a projected constant rate of 5.45% for the period from the issue date up to 23 November 2016 and a step up of 100 basis points commencing from 24 November 2016 and ending on the date of full redemption of the subordinated bonds, subject to the availability of profits and the investors' entitlement under the profit sharing ratio. Unless the call option is exercised by the Bank, the subordinated bonds shall be redeemed in full by five equal and consecutive annual payments. The call option is subject to prior approval from Bank Negara Malaysia and Monetary Authority of Singapore (MAS), be redeemable in whole but not in part on 24 November 2016 and on every Profit Payment Date thereafter.

The restricted subordinated bonds qualify as Tier 2 capital for the purpose of determining the capital adequacy ratio of the Bank subject to up to a maximum of 50% of total Tier 1 capital.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

10. OTHER LIABILITIES

	30 September 2009 RM'000	31 December 2008 RM'000
Profit payable	15,883	13,226
Other accruals and charges *	72,704	221,436
Derivatives liabilities	7,560	877
Profit Equalisation Reserves (a)	37,593	16,161
Amount due to holding company **	-	22,556
Shared service fee payable to holding company	3,312	4,129
Other financing with holding company	40,000	40,031
	<u>177,052</u>	<u>318,416</u>

* Includes accruals for personnel costs.

** The amount due to holding company is unsecured, interest free and has been settled by cash payment in April 2009.

a) Profit Equalisation Reserves (PER)

	30 September 2009 RM'000	31 December 2008 RM'000
At 1 January	16,161	-
Amount vested over from OCBCM	-	19,780
Amount provided during the period	26,239	3,005
Amount written back during the period	(4,807)	(6,624)
At 30 September / 31 December	<u>37,593</u>	<u>16,161</u>

11. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS

	3rd Quarter Ended 30 September RM'000	Nine Months Ended 30 September RM'000
Income derived from investment of:		
(i) General investment deposits	31,279	48,760
(ii) Other funds	9,590	82,548
	<u>40,869</u>	<u>131,308</u>
(i) Income derived from investment of general investment deposits		
<u>Finance income and hibah:</u>		
Financing and advances	23,026	35,748
Available-for-sale securities	5,617	8,607
Money at call and deposit with financial institutions	3,035	4,672
	<u>31,678</u>	<u>49,027</u>
Amortisation of premium less accretion of discounts	(624)	(920)
	<u>31,054</u>	<u>48,107</u>
<u>Other operating income</u>		
Net gain from sale of available-for-sale securities	225	653
	<u>31,279</u>	<u>48,760</u>

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

11. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS (continued)

	3rd Quarter Ended 30 September RM'000	Nine Months Ended 30 September RM'000
(ii) Income derived from investment of other funds		
<u>Finance income and hibah:</u>		
Financing and advances	7,420	60,519
Available-for-sale securities	2,092	14,571
Money at call and deposit with financial institutions	1,077	7,909
	<u>10,589</u>	<u>82,999</u>
Amortisation of premium less accretion of discounts	(321)	(1,557)
	<u>10,268</u>	<u>81,442</u>
<u>Other operating income</u>		
Net (loss)/gain from sale of available-for-sale securities	(678)	1,106
	<u>9,590</u>	<u>82,548</u>

12. ALLOWANCE FOR LOSSES ON FINANCING AND ADVANCES

	3rd Quarter Ended 30 September RM'000	Nine Months Ended 30 September RM'000
Allowance for losses on financing and advances:		
Specific allowance		
- Made in the financial period	9,526	30,564
- Written back	(3,143)	(10,633)
General allowance		
- (Written back)/Made in the financial period	(598)	1,604
Bad debts and financing		
- Recovered	(911)	(2,846)
	<u>4,874</u>	<u>18,689</u>

13. INCOME ATTRIBUTABLE TO DEPOSITORS

	3rd Quarter Ended 30 September RM'000	Nine Months Ended 30 September RM'000
Deposits from customers		
- Mudharabah Fund	10,383	28,117
- Non Mudharabah Fund	2,484	6,944
Deposits and placements of financial institutions		
- Mudharabah Fund	1,699	8,199
- Non Mudharabah Fund	2,245	8,594
	<u>16,811</u>	<u>51,854</u>

OCBC AL-AMIN BANK BERHAD
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14. INCOME DERIVED FROM THE INVESTMENT OF SHAREHOLDER'S FUNDS

	3rd Quarter Ended 30 September RM'000	Nine Months Ended 30 September RM'000
<u>Finance income and hibah:</u>		
Financing and advances	1,899	5,723
Money at call and deposits with financial institutions	256	748
Available-for-sale securities	479	1,378
	<u>2,634</u>	<u>7,849</u>
Amortisation of premium less accretion of discounts	(58)	(147)
	<u>2,576</u>	<u>7,702</u>
<u>Other operating income</u>		
Net (loss)/gain from sale of available-for-sale securities	(24)	105
Net (loss)/gain on revaluation of derivatives	(160)	19
Net gain arising from dealing in foreign currency	210	906
<u>Fee and commission income:</u>		
Commission	1,219	3,306
Service charges and fees	820	4,205
	<u>4,641</u>	<u>16,243</u>

15. PERSONAL EXPENSES

	3rd Quarter Ended 30 September RM'000	Nine Months Ended 30 September RM'000
Salaries and wages	2,082	5,863
Allowances and bonuses	494	1,389
Equity compensation benefit (deferred share plan)	15	40
Defined contribution plan (EPF)	413	1,152
Others	417	1,308
	<u>3,421</u>	<u>9,752</u>

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

16. OTHER OVERHEAD EXPENSES

	3rd Quarter Ended 30 September RM'000	Nine Months Ended 30 September RM'000
Establishment costs	871	2,300
- Rental of premises	290	871
- Depreciation of property, plant and equipment	435	936
- Repair and maintenance	3	25
- Others	143	468
Marketing expenses	570	1,720
- Transport and travelling	81	225
- Advertising and business promotion	461	1,438
- Others	28	57
Administration and general expenses	12,110	37,499
- Printing and stationery	111	299
- Postage and courier	69	192
- Telephone, telex and fax	111	348
- Legal and consultancy fees	68	426
- Shared service fees paid/payable to OCBCM	9,601	29,858
- Transaction processing fees paid/payable to related company	1,642	5,024
- Other administrative and general expenses	508	1,352
Total Other Overhead Expenses	13,551	41,519

17. TAXATION

	3rd Quarter Ended 30 September RM'000	Nine Months Ended 30 September RM'000
Malaysian income tax - current period	1,843	5,689
Deferred taxation:		
- relating to originating and reversal of temporary differences	(1,625)	(4,358)
- relating to under provision in prior year	71	71
	(1,554)	(4,287)
	289	1,402

18. CAPITAL COMMITMENTS

	30 September RM'000
Capital expenditure in respect of property, plant and equipment:	
- authorised and contracted for	1,239
- authorised but not contracted for	26,305
	<u>27,544</u>

OCBC AL-AMIN BANK BERHAD
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NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)

19. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to their customers. There were no material losses are anticipated as a result of these transactions.

	30 September			31 December 2008		
	Principal Amount RM'000	Credit Equivalent Amount * RM'000	Risk Weighted Amount RM'000	Principal Amount RM'000	Credit Equivalent Amount * RM'000	Risk Weighted Amount RM'000
Direct credit substitutes	-	-	-	50,070	50,070	50,070
Transaction-related contingent items	90,175	45,088	45,088	66,809	33,405	33,405
Short-term self-liquidating trade-related contingencies	21,852	4,370	4,370	47,986	9,597	9,597
Irrevocable commitments to extend credit:						
- maturity not exceeding one year	498,369	-	-	404,212	-	-
- maturity exceeding one year	11,894	5,947	5,947	342,236	171,118	171,118
Foreign exchange related contracts:						
- less than one year	455,521	11,535	4	-	-	-
- one year or less than five years	106,840	6,539	3,613	104,719	6,447	1,314
Equity related contracts	77,916	6,460	1,317	77,718	3,491	1,746
Miscellaneous	-	-	-	-	-	-
	1,262,567	79,939	60,339	1,093,750	274,128	267,250

* The credit equivalent amount is arrived at using the credit conversion factor as per Bank Negara Malaysia guidelines.

OCBC AL-AMIN BANK BERHAD
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NOTES TO INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2009 (continued)
20. PROFIT RATE RISK

As at 30 September 2009	----- Non Trading Book ----->					Non- interest sensitive RM'000	Trading Book RM'000	Total RM'000	Average 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				
Assets									
Cash and short-term funds	591,945	-	-	-	-	16,000	-	607,945	1.99
Deposits and placements financial institutions	-	120,000	-	-	-	-	-	120,000	2.13
Available-for-sale securities	244,621	5,017	140,514	502,032	122,672	-	-	1,014,856	2.97
Financing and advances									
- performing	235,072	136,642	118,351	881,941	566,888	(35,121) *	-	1,903,773	6.40
- non-performing	-	-	-	-	-	13,116 ^	-	13,116	-
Other assets	-	-	-	-	-	39,371	7,423	46,794	-
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	23,500	-	23,500	-
Property, plant & equipment	-	-	-	-	-	5,950	-	5,950	-
Deferred taxation asset	-	-	-	-	-	20,443	-	20,443	-
Total assets	1,071,638	261,659	258,865	1,383,973	689,560	83,259	7,423	3,756,377	
Liabilities									
Deposits from customers	1,843,064	555,841	293,564	101,070	-	202,619	-	2,996,158	1.79
Deposits and placements of banks and other financial institutions	6,833	-	-	-	140,000	34,594	-	181,427	1.94
Bills and acceptances payable	-	-	-	-	-	7,144	-	7,144	-
Subordinated bonds	-	-	-	-	200,000	-	-	200,000	5.45
Other liabilities	-	-	-	40,000	-	129,492	7,560	177,052	4.31
Taxation and zakat	-	-	-	-	-	5,689	-	5,689	-
Total liabilities	1,849,897	555,841	293,564	141,070	340,000	379,538	7,560	3,567,470	
On-balance sheet profit sensitivity gap	(778,259)	(294,182)	(34,699)	1,242,903	349,560	(296,279)	(137)	188,907	
Off-balance sheet profit sensitivity gap	-	-	-	-	-	-	-	-	
Total interest sensitivity gap	(778,259)	(294,182)	(34,699)	1,242,903	349,560	(296,279)	(137)	188,907	

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20. PROFIT RATE RISK (continued)

As at 31 December 2008	----- Non Trading Book ----->					Non-profit sensitive	Trading Book	Total	Average profit rate
	Up to 1 Month	>1-3 months	>3-12 months	>1-5 years	Over 5 years				
Assets									
Cash and short-term funds	653,070	-	-	-	-	3,565	-	656,635	3.44
Available-for-sale securities	74,283	70,026	60,092	309,776	318,951	-	-	833,128	3.69
Financing and advances									
- performing	334,021	350,897	425,755	774,811	269,956	(33,517) *	-	2,121,923	6.34
- non-performing	-	-	-	-	-	8,355 ^	-	8,355	-
Other assets	-	-	-	-	-	14,408	877	15,285	-
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	84,000	-	84,000	-
Property, plant & equipment	-	-	-	-	-	1,934	-	1,934	-
Deferred taxation asset	-	-	-	-	-	12,642	-	12,642	-
Total assets	1,061,374	420,923	485,847	1,084,587	588,907	91,387	877	3,733,902	
Liabilities									
Deposits from customers	1,802,374	513,326	275,189	100,132	-	-	-	2,691,021	2.59
Deposits and placements of financial institutions	253,800	60,000	-	-	-	-	-	313,800	3.55
Bills and acceptances payable	-	-	-	-	-	14,102	-	14,102	-
Subordinated bonds	-	-	-	-	200,000	-	-	200,000	5.45
Other liabilities	-	-	-	-	40,000	277,539	877	318,416	4.31
Taxation and zakat	-	-	-	-	-	15	-	15	-
Total liabilities	2,056,174	573,326	275,189	100,132	240,000	291,656	877	3,537,354	
On-balance sheet profit sensitivity gap	(994,800)	(152,403)	210,658	984,455	348,907	(200,269)	-	196,548	
Off-balance sheet profit sensitivity gap	-	-	-	-	-	-	-	-	
Total profit sensitivity gap	(994,800)	(152,403)	210,658	984,455	348,907	(200,269)	-	196,548	

* This amount relates to the general allowance for financing and advances in accordance with the Bank's accounting policy.

^ This amount is arrived at after deducting the specific allowance from the outstanding gross non- performing financing and advances.

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21. CAPITAL ADEQUACY

	30 September 2009 RM'000	31 December 2008 RM'000
Components of Tier-1 and Tier-2 capital are as follows:		
<u>Tier-1 capital</u>		
Paid-up share capital	65,000	65,000
Share premium	130,000	130,000
Accumulated loss	(413)	(1,762)
	<u>194,587</u>	<u>193,238</u>
Less: Deferred tax assets	(16,478)	(13,745)
Total Tier-1 capital	<u>178,109</u>	<u>179,493</u>
<u>Tier-2 capital</u>		
General allowance for bad and doubtful financing	35,121	33,517
Subordinated bonds	89,055	89,747
Total Tier-2 capital	<u>124,176</u>	<u>123,264</u>
Capital base	<u>302,285</u>	<u>302,757</u>
<u>Capital Ratios</u>		
Core-capital ratio	8.15%	6.56%
Risk-weighted capital ratio	13.84%	11.07%

22. COMPARATIVE FIGURES

Certain comparative figures have been restated arising from the reclassification of other deposits; which were previously included in Deposits from customers to part of Other liabilities to conform to current year's presentation.

	As previously reported	As restated
Balance sheet as at 31 December 2008		
Deposits from customers	2,735,947	2,691,021
Other liabilities	273,490	318,416