

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2010

| | | 30 September 2010 | 31 December 2009 |
|---|-------------|------------------------------|-----------------------------|
| ASSETS | Note | RM'000 | RM'000 |
| Cash and short-term funds | | 349,151 | 1,344,923 |
| Securities available-for-sale | 12 | 1,077,929 | 1,140,553 |
| Financing and advances | 13 | 2,246,167 | 2,112,137 |
| Other assets | 15 | 444,152 | 229,130 |
| Derivative assets | 16 | 6,498 | 3,983 |
| Statutory deposits with Bank Negara Malaysia | | 29,250 | 23,500 |
| Property, plant and equipment | | 8,376 | 6,543 |
| Deferred tax assets | | 9,306 | 11,296 |
| Current tax assets | | - | 143 |
| Total assets | | 4,170,829 | 4,872,208 |
| | | | |
| LIABILITIES | | | |
| Deposits from customers | 17 | 2,450,522 | 3,721,948 |
| Deposits and placements of financial institutions | 18 | 1,105,034 | 559,552 |
| Bills and acceptances payable | | 11,600 | 19,674 |
| Subordinated bonds | 19 | 200,000 | 200,000 |
| Other liabilities | 20 | 101,841 | 156,416 |
| Derivative liabilities | 16 | 6,474 | 4,321 |
| Current tax liabilities and zakat | | 1,325 | 10 |
| Total liabilities | | 3,876,796 | 4,661,921 |
| | | | |
| Equity | | | |
| Share capital | | 85,000 | 65,000 |
| Reserves | | 209,033 | 145,287 |
| Total equity | | 294,033 | 210,287 |
| | | | |
| TOTAL LIABILITIES AND EQUITY | | 4,170,829 | 4,872,208 |
| | | | |
| COMMITMENTS AND CONTINGENCIES | 29 | 1,312,602 | 1,145,428 |

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2009.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED INCOME STATEMENT FOR THE THIRD QUARTER AND NINE MONTHS ENDED 30 SEPTEMBER 2010

| | Note | 3rd Quarter Ended | | Nine Months Ended | |
|---|------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| Income derived from investment of depositors' funds | 21 | 42,937 | 40,869 | 131,894 | 131,308 |
| Net impairment loss on financing and advances | 22 | (1,096) | (4,874) | (6,356) | (18,689) |
| Transfer from/(to) profit equalisation reserve (net) | | - | (6,388) | 8,073 | (21,432) |
| Total attributable income | | 41,841 | 29,607 | 133,611 | 91,187 |
| Income attributable to depositors | 23 | (22,990) | (16,811) | (63,802) | (51,854) |
| Income attributable to shareholders | | 18,851 | 12,796 | 69,809 | 39,333 |
| Income derived from the investment of shareholder's funds | 24 | 11,998 | 4,641 | 25,480 | 16,243 |
| Total net income | | 30,849 | 17,437 | 95,289 | 55,576 |
| Personnel costs | 25 | (5,848) | (3,421) | (17,071) | (9,752) |
| Other overhead expenses | 26 | (18,375) | (13,551) | (49,979) | (41,519) |
| Profit before income tax expense and zakat | | 6,626 | 465 | 28,239 | 4,305 |
| Income tax expense | 27 | (1,462) | (289) | (7,074) | (1,402) |
| Zakat | | (4) | - | (11) | - |
| Profit for the period | | 5,160 | 176 | 21,154 | 2,903 |
| Basic earnings per ordinary share (sen) | | 7.79 | 0.27 | 32.40 | 4.47 |
| Dividend per ordinary share | | - | - | - | - |

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2009.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE THIRD QUARTER AND NINE MONTHS ENDED
30 SEPTEMBER 2010

| | 3rd Quarter Ended | | Nine Months Ended | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| Profit for the period | 5,160 | 176 | 21,154 | 2,903 |
| Fair value of available-for-sale securities : | | | | |
| - change in fair value | 2,949 | 4,632 | 4,598 | (12,194) |
| - disposal | 397 | 477 | (1,141) | (1,864) |
| Income tax expense relating to components of other comprehensive income | (837) | (1,278) | (865) | 3,514 |
| Other comprehensive income/(loss) for the period, net of income tax | 2,509 | 3,831 | 2,592 | (10,544) |
| Total comprehensive income/(loss) for the period | 7,669 | 4,007 | 23,746 | (7,641) |

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2009.

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 2010

| | Non-distributable Reserves | | | Distributable Reserves | | Total Equity |
|---|----------------------------|---------------|-------------------|------------------------|-------------------|--------------|
| | Share Capital | Share Premium | Statutory Reserve | Fair value Reserve | Retained Earnings | |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Balance at 1 January 2010 | 65,000 | 130,000 | 8,660 | (270) | 6,897 | 210,287 |
| Profit for the period | - | - | - | - | 21,154 | 21,154 |
| Other comprehensive income for the period | - | - | - | 2,592 | - | 2,592 |
| Total comprehensive income | - | - | - | 2,592 | 21,154 | 23,746 |
| Issue of ordinary shares | 20,000 | 40,000 | - | - | - | 60,000 |
| Balance at 30 September 2010 | 85,000 | 170,000 | 8,660 | 2,322 | 28,051 | 294,033 |

| | Non-distributable Reserves | | | Distributable Reserves | | Total Equity |
|---|----------------------------|---------------|-------------------|------------------------|--------------------------|--------------|
| | Share Capital | Share Premium | Statutory Reserve | Fair value Reserve | Retained Earnings/(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 |
| Profit for the period | - | - | - | - | 2,903 | 2,903 |
| Other comprehensive loss for the period | - | - | - | (10,544) | - | (10,544) |
| Total comprehensive loss | - | - | - | (10,544) | 2,903 | (7,641) |
| 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 year ended 31 December 2009.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED CONDENSED STATEMENT OF CASH FLOWS FOR THE NINE MONTHS ENDED 30 SEPTEMBER 2010

| | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
|--|---|---|
| Profit before income tax and zakat | 28,239 | 4,305 |
| Adjustments for non-operating and non-cash items | 621 | 40,305 |
| Operating profit before changes in working capital | <u>28,860</u> | <u>44,610</u> |
| Changes in working capital: | | |
| Net changes in Operating Assets | (363,030) | 110,362 |
| Net changes in Operating Liabilities | (778,359) | (3,085) |
| Income tax and zakat paid | <u>(4,502)</u> | <u>(15)</u> |
| Net cash (used in) / from operating activities | (1,117,031) | 151,872 |
| Net cash from / (used in) investing activities | 61,259 | (200,562) |
| Net cash from financing activities | 60,000 | - |
| Net decrease in cash and cash equivalents | <u>(995,772)</u> | <u>(48,690)</u> |
| Cash and cash equivalents at beginning of the period | 1,344,923 | 656,635 |
| Cash and cash equivalents at end of the period | <u>349,151</u> | <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 year ended 31 December 2009.

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010

1. GENERAL INFORMATION

The Bank is a licensed Islamic Bank under the Islamic Banking Act, 1983 and principally engaged in all aspects of Islamic Banking business.

There have been no significant changes to these activities during the financial period.

2. REVIEW OF PERFORMANCE

The Bank recorded a net profit of RM21.2 million for the nine months period ended 30 September 2010 marking an increase of RM18.3 million as compared to the corresponding period last year. The increase was mainly due to a higher net income of RM39.7 million that was partially offset by higher overheads of RM15.8 million and taxation of RM5.6 million.

The increase in total overheads is attributable mainly to investments in the opening of new branches, higher personnel expenses and shared service costs.

Gross financing assets grew by RM125.8 million or 5.7% to RM2.3 billion, while deposits from customers decreased by RM1.3 billion or 34.2% to RM2.5 billion. The Bank is well capitalised with a core capital ratio of 9.11% and risk weighted capital ratio of 14.23% computed in accordance with Basel II guidelines.

3. ECONOMIC PERFORMANCE AND PROSPECTS

The Malaysian economy registered robust growth of 9.5% in the first half of 2010. This was achieved largely through the various stimulus packages implemented by the Government in 2009. The recent National Budget 2011 announcement envisages the economy to expand between 5% and 6%, supported by resilience in domestic demand as well as pro-growth strategies and measures that will be systematically implemented. The 2011 Budget, which is the first of the 10th Malaysian Plan, is pivotal for transforming Malaysia into a developed and high-income nation.

In line with the country's growth targets, the Bank will continue to focus on the manufacturing and services sectors together with the residential property segment. Following the recent initiatives and new incentives introduced for the Islamic capital market, the Bank will also concentrate on expanding its range of Islamic products to meet the needs of its customers. The Bank expects to reinforce its infrastructure and strong distribution channels to acquire new customers and to offer innovative solutions to existing customers.

In managing asset quality and capital, the Bank will maintain a cautious stance in preserving high quality assets while strengthening and improving the quality of its capital in view of anticipated future capital requirements to be introduced by the regulators.

4. BASIS OF PREPARATION

4.1 STATEMENT OF COMPLIANCE

The unaudited condensed interim financial statements for the third quarter ended 30 September 2010 have been prepared in accordance with FRS 134, *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board ("MASB") and Bank Negara Malaysia ("BNM") guidelines.

The Bank's unaudited interim financial statements should be read in conjunction with the audited financial statements for the financial year ended 31 December 2009. The explanatory notes attached in the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant for an understanding of the changes in the financial position and performance of the Bank since the financial year ended 31 December 2009.

OCBC AL-AMIN BANK BERHAD
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NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010 (continued)

4. BASIS OF PREPARATION (continued)

4.2 SIGNIFICANT ACCOUNTING POLICIES

The accounting policies adopted by the Bank for the preparation of the condensed interim financial statements are consistent with those adopted annual financial statements for the year ended 31 December 2009, except for the adoption of the following applicable Financial Reporting Standards ("FRS"), amendments to FRSs, IC Interpretations and Technical Release ("TR") issued by MASB which are effective for annual periods beginning on or after 1 January 2010:

| <i>FRSs, Interpretations and amendments effective for annual periods beginning on or after 1 January 2010</i> | |
|--|--|
| FRS 7 | Financial Instruments: Disclosures |
| FRS 101 | Presentation of Financial Statements |
| FRS 139 | Financial Instruments: Recognition and Measurement |
| Amendments to FRS 1 First-time Adoption of Financial Reporting Standards | |
| Amendments to FRS 7 Financial Instruments: disclosures | |
| Amendments to FRS 101, Presentation of Financial Statements - Puttable Financial Instruments and Obligations Arising From Liquidation | |
| Amendments to FRS 127, Consolidated and Separate Financial statements: Cost of an Investment in a subsidiary, Jointly Controlled Entity or Associate | |
| Amendments to FRS 132 Financial Instruments Presentation - Puttable Financial Instruments and Obligations Arising From Liquidation - Separation of Compound Instrument | |
| Amendments to FRS 139 Financial Instruments Recognition and Measurement - Reclassification of Financial Assets - Collective Assessment of Impairment of Banking Institutions | |
| Amendments to FRSs contained in the document entitled "Improvements to FRSs (2009)" | |
| IC Interpretation 9 | Reassessment of Embedded Derivatives |
| IC Interpretation 10 | Interim Financial Reporting and Impairment |
| IC Interpretation 11 | FRS 2 Group and Treasury Share Transactions |
| TR i-3 | Presentation of Financial Statements of Islamic Financial Institutions |

The Bank has not applied the following applicable FRSs, amendments to FRSs, IC Interpretations and Technical Release that have been issued by MASB but are not yet effective for the Bank:

| <i>FRSs, Interpretations and amendments effective for annual periods beginning on or after 1 March 2010</i> | |
|---|--|
| Amendments to FRS 132, Financial Instruments: Presentation - Classification of Rights Issues | |

| <i>FRSs, Interpretations and amendments effective for annual periods beginning on or after 1 July 2010</i> | |
|--|--|
| FRS 1 | First-time Adoption of Financial Reporting Standards (revised) |
| FRS 3 | Business Combinations (revised) |
| FRS 127 | Consolidated and Separate Financial Statements (revised) |
| Amendments to FRS 2, Share-based Payment | |
| Amendments to FRS 5, Non-current Assets Held for Sale and Discontinued Operations | |
| Amendments to FRS 138, Intangible Assets | |
| Amendments to IC Interpretation 9, Reassessment of Embedded Derivatives | |

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010 (continued)

4. BASIS OF PREPARATION (continued)

| <i>FRSs, Interpretations and amendments effective for annual periods beginning on or after 1 January 2011</i> |
|--|
| Amendments to FRS 1, First-time Adoption of Financial Reporting Standards - Limited Exemption from Comparative FRS 7 Disclosures for First-time Adopters and Additional Exemptions for First-time Adopters |
| Amendments to FRS 7, Financial Instruments: Disclosures - Improving Disclosures about Financial Instruments |
| Amendments to FRS 2, Group Cash-settled Share-based Payment |
| IC Interpretation 4, Determining whether an Arrangement contains a Lease |
| TR i-4, Shariah Compliant Sale Contracts |

The initial adoption of the above FRSs, amendments to FRSs, IC Interpretations and TR did not have any material impact on the results of the Bank as the changes are presentation in nature except for FRS 139 and its related amendments and IC interpretation which is explained as below.

Pursuant to the adoption of FRS 101, the Bank's income statement for the financial period ended 30 September 2010 has been presented in two separate statements; comprising of an income statement and a statement of comprehensive income. The changes in equity which were previously presented in the statement of changes in equity are now included in the statement of comprehensive income as other comprehensive income. As a result, components of comprehensive income are not separately presented in the statement of changes in equity.

The adoption of FRS 7 has resulted in changes to the disclosure of financial instruments, whereby the disclosures are now made by categories of financial assets and liabilities. The disclosure of comparative figures in the statement of financial position as at 31 December 2009 and the income statement for the financial period ended 30 September 2009 have been restated to conform with the current period's presentation.

FRS 139 establishes the principles for the recognition, derecognition and measurement of financial instruments and for hedge accounting. The adoption of BNM's Circular: Guidelines on Financial Reporting for Licensed Islamic Banks (GP8-i) has already aligned certain requirements related to the recognition, derecognition, measurement and presentation of financial instruments and derivative instruments.

Prior to adoption of FRS 139, allowances for impaired financing and advances were guided by BNM/GP3 Guidelines on Classification of Non-Performing Loans and Provision for Substandard, Bad and Doubtful Debts. The Bank has also adopted GP8-i where impaired financing and advances are measured at their estimated recoverable amount. Additional allowance is provided if the recoverable amount is lower than the net book value of the financing. Recoverable amount refers to the present value of estimated future cash flows discounted at original effective profit rate. Net book value is the outstanding amount of financing and advances net of individual assessment allowances.

In the Amendments to FRS 139, MASB has included an additional transitional arrangement for entities in the financial sector, whereby BNM has prescribed an alternative basis for collective assessment of impairment for banking institutions. The guidelines on Classification and Impairment Provisions for Loans/Financing issued on 8 January 2010 sets the minimum requirements for the Bank to ensure that their financing impairment assessment and provisioning comply with the requirements specified under FRS 139 subject to the transitional provisions provided in the guideline. The Bank maintains a collective assessment allowances of at least 1.5% of total outstanding financing, net of individual assessment allowance as at the reporting date based on this transitional arrangement issued by BNM.

Pursuant to the adoption of FRS 139 and the transitional arrangement under BNM's Guideline on the Classification and Impairment Provisions for Loans/Financing, there is no adjustment to the Bank's retained earnings. The Bank's existing accounting policies relating to the assessment of impairment of financial assets are largely in line with those prescribed in FRS 139.

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NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010 (continued)

5. AUDITOR'S REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditor's report on the financial statements for the financial year ended 31 December 2009 was not qualified.

6. SEASONAL OR CYCLICAL FACTORS

The business operations of the Bank have not been affected by any material seasonal or cyclical factors.

7. UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There were no unusual items affecting the assets, liabilities, equity, net income or cashflows of the Bank for the financial period ended 30 September 2010.

8. CHANGE IN ACCOUNTING ESTIMATES

There were no material changes in estimates of amounts reported that have a material effect on the unaudited condensed interim financial statements for the financial period ended 30 September 2010.

9. DEBT AND EQUITIES SECURITIES

On 27 September 2010, the Bank issued an additional 20,000,000 ordinary shares of RM1.00 each at RM3.00 per ordinary share to its holding company; OCBC Bank (Malaysia) Berhad resulting in an enlarged issued and paid-up share capital of RM254,999,996 comprising of 85,000,000 ordinary shares of RM1.00 each.

There were no issuances, cancellations, repurchases, resale and repayment of debt securities during the financial period ended 30 September 2010.

10. DIVIDEND

No dividend was paid in respect of the financial period ended 30 September 2010.

11. SUBSEQUENT EVENTS

There were no material events subsequent to the balance sheet date that requires disclosure or adjustments to the unaudited condensed interim financial statements.

12. SECURITIES AVAILABLE-FOR-SALE

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|--|---|--|
| <i>At fair value</i> | | |
| Malaysian Government Investment Issues | 196,593 | 174,583 |
| Islamic Private Debt Securities | 326,420 | 324,049 |
| Bank Negara Malaysia Sukuk Islamic | 33,217 | - |
| Islamic Negotiable Instruments of Deposits | 25,000 | 621,825 |
| Cagamas Sanadat Bonds | - | 20,096 |
| Bank Negara Malaysia Monetary Notes | 496,699 | - |
| | <u>1,077,929</u> | <u>1,140,553</u> |

OCBC AL-AMIN BANK BERHAD
(Incorporated in Malaysia)

NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010 (continued)

13. FINANCING AND ADVANCES

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|---|---|--|
| i) By type of financing and advances | | |
| <u>At amortised cost</u> | | |
| Cash financing | 395,797 | 333,541 |
| Term financing : | | |
| - House financing | 128,588 | 95,632 |
| - Syndicated term financing | 325,592 | 355,780 |
| - Hire purchase receivables | 530,419 | 546,451 |
| - Other term financing | 418,562 | 499,753 |
| Bills receivable | 11,145 | 14,141 |
| Trust receipts | 129 | - |
| Revolving credit | 510,295 | 365,446 |
| Claims on customer under acceptance credits | 222,684 | 213,116 |
| Other financing | 30,045 | 21,442 |
| Less : Unearned income | (257,356) | (255,198) |
| Gross financing and advances | <u>2,315,900</u> | <u>2,190,104</u> |
| Less : Allowance for impairment loss on impaired financing and advances | | |
| - individual assessed | (31,794) | (39,252) |
| - collective assessed | (37,939) | (38,715) |
| Net financing and advances | <u>2,246,167</u> | <u>2,112,137</u> |
| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
| ii) By concepts | | |
| Al-Ijarah Thumma Al Bai | 482,806 | 498,825 |
| Al-Qardhul Hassan | 86 | 503 |
| Bai' Bithaman Ajil | 700,634 | 772,030 |
| Bai' Inah | 295,581 | 245,784 |
| Al Murabahah | 343,860 | 221,534 |
| Other principles | 492,933 | 451,428 |
| | <u>2,315,900</u> | <u>2,190,104</u> |
| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
| iii) By type of customer | | |
| Domestic non-bank financial institutions | | |
| - Others | - | 10,054 |
| Domestic business enterprises | | |
| - Small and medium enterprises | 352,070 | 344,211 |
| - Others | 1,500,855 | 1,456,214 |
| Individuals | 398,299 | 309,505 |
| Foreign entities | 64,676 | 70,120 |
| | <u>2,315,900</u> | <u>2,190,104</u> |

OCBC AL-AMIN BANK BERHAD
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NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010 (continued)
13. FINANCING AND ADVANCES (continued)

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|---|---|--|
| iv) By profit rate sensitivity | | |
| Fixed rate | | |
| - House financing | 48,904 | 57,543 |
| - Hire purchase receivables | 482,806 | 498,825 |
| - Other fixed rate financing | 865,276 | 912,510 |
| Variable rate | | |
| - BFR plus | 47,961 | - |
| - Cost plus | 870,953 | 721,226 |
| | <u>2,315,900</u> | <u>2,190,104</u> |
| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
| v) By sector | | |
| Agriculture | 489,965 | 576,461 |
| Mining and quarrying | 83,388 | 25,807 |
| Manufacturing | 641,993 | 602,046 |
| Electricity, gas and water | 111,595 | - |
| Construction | 78,327 | 143,444 |
| Real Estate | 85,025 | 95,861 |
| Wholesale & retail trade and restaurants & hotels | 152,588 | 171,696 |
| Transport, storage and communication | 148,211 | 136,948 |
| Finance, insurance and business services | 26,300 | 42,418 |
| Community, social and personal services | 35,798 | 15,010 |
| Households, of which: | | |
| i. Purchase of residential properties | 94,955 | 60,484 |
| ii. Purchase of non-residential properties | 2,673 | 2,437 |
| iii. Others | 302,310 | 247,501 |
| Others | 62,772 | 69,991 |
| | <u>2,315,900</u> | <u>2,190,104</u> |
| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
| vi) By geographical distribution | | |
| Malaysia | 2,253,814 | 2,121,333 |
| Singapore | 62,086 | 68,771 |
| | <u>2,315,900</u> | <u>2,190,104</u> |
| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
| vii) By residual contractual maturity | | |
| Within 1 year | 772,044 | 730,315 |
| 1 to 5 years | 876,327 | 755,636 |
| Over 5 years | 667,529 | 704,153 |
| | <u>2,315,900</u> | <u>2,190,104</u> |

OCBC AL-AMIN BANK BERHAD
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NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010 (continued)

14. IMPAIRED FINANCING AND ADVANCES

- i) Movements of the impaired financing and advances are as follows :-

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|---|---|--|
| At 1 January | 53,598 | 43,947 |
| Impaired during the period/year | 35,646 | 51,373 |
| Reclassified as non impaired during the period/year | (9,179) | (11,137) |
| Amount recovered | (15,582) | (8,318) |
| Amount written off | (17,895) | (22,267) |
| At 30 September / 31 December | <u>46,588</u> | <u>53,598</u> |
| Individual assessed allowance for impairment loss | <u>(31,794)</u> | <u>(39,252)</u> |
| Net impaired financing and advances | <u>14,794</u> | <u>14,346</u> |

- ii) Movements in the allowances for impairment loss on impaired financing and advances are as follows:

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|--|---|--|
| <u>Collective assessed allowance for impairment loss</u> | | |
| At 1 January | 38,715 | 33,517 |
| Change for the period/year | (776) | 5,198 |
| At 30 September / 31 December | <u>37,939</u> | <u>38,715</u> |
| As % of net financing and advances | <u>1.66%</u> | <u>1.80%</u> |

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|--|---|--|
| <u>Individual assessed allowance for impairment loss</u> | | |
| At 1 January | 39,252 | 35,592 |
| Change for the period/year | 29,418 | 41,024 |
| Amount written back in respect of recoveries | (18,827) | (15,097) |
| Amount written off | (17,896) | (22,267) |
| Income recognised on impaired financing | (153) | - |
| At 30 September / 31 December | <u>31,794</u> | <u>39,252</u> |

OCBC AL-AMIN BANK BERHAD
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NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010 (continued)

14. IMPAIRED FINANCING AND ADVANCES (continued)

iii) Impaired financing and advances analysed by sector are as follows:

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|---|---|--|
| Agriculture | 522 | 203 |
| Manufacturing | 24,313 | 28,085 |
| Construction | 4,440 | 5,395 |
| Real Estate | 7 | 96 |
| Wholesale & retail trade and restaurants & hotels | 2,640 | 3,861 |
| Transport, storage and communication | 524 | 694 |
| Finance, insurance and business services | 685 | 195 |
| Community, social and personal services | 276 | 273 |
| Household, of which: | | |
| i. Purchase of residential properties | 3,664 | 3,358 |
| ii. Purchase of non-residential properties | 23 | 64 |
| iii. Others | 9,494 | 11,374 |
| | <u>46,588</u> | <u>53,598</u> |

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|--|---|--|
| iv) Impaired financing and advances by geographical distribution | | |
| Malaysia | <u>46,588</u> | <u>53,598</u> |

15. OTHER ASSETS

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|--|---|--|
| Profit receivable | 8,052 | 6,229 |
| Other debtors, deposits and prepayments | 8,075 | 15,147 |
| Shared service fee receivable from holding company | 115 | 68 |
| Amount due from holding company * | 427,910 | 207,686 |
| | <u>444,152</u> | <u>229,130</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.

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16. DERIVATIVES ASSETS AND LIABILITIES

Details of derivatives assets and liabilities are as follows:

| | 30 September 2010 | | | 31 December 2009 | | |
|------------------------------|--|-----------------|---------------------|--|-----------------|---------------------|
| | Contract or underlying principal amount RM'000 | Fair value | | Contract or underlying principal amount RM'000 | Fair value | |
| | | Asset RM'000 | Liability RM'000 | | Asset RM'000 | Liability RM'000 |
| | Financial derivatives | | | | | |
| Trading: | | | | | | |
| Foreign exchange derivatives | | | | | | |
| - forward | 244,624 | 1,759 | 4,753 | 246,963 | 1,260 | 1,598 |
| - swaps | 110,995 | 3,018 | - | - | - | - |
| - currency option | 45,054 | 1,721 | 1,721 | 196,916 | 2,719 | 2,719 |
| Equity related contracts | | | | | | |
| - option | - | - | - | 76,838 | 4 | 4 |
| | <u>400,673</u> | <u>6,498</u> | <u>6,474</u> | <u>520,717</u> | <u>3,983</u> | <u>4,321</u> |

17. DEPOSITS FROM CUSTOMERS

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|---|--------------------------------|-------------------------------|
| i) By type of deposit | | |
| Non-Mudharabah Fund: | | |
| Demand deposits | 910,303 | 700,441 |
| Savings deposits | 316,174 | 310,479 |
| Negotiable instrument of deposits | 70,473 | 868,680 |
| Structured investments | <u>94,482</u> | <u>133,763</u> |
| | <u>1,391,432</u> | <u>2,013,363</u> |
| Mudharabah Fund: | | |
| General investment deposits | 793,455 | 1,504,980 |
| Islamic short term Mudharabah Investment | <u>265,635</u> | <u>203,605</u> |
| | <u>1,059,090</u> | <u>1,708,585</u> |
| Total deposits from customers | <u>2,450,522</u> | <u>3,721,948</u> |
| ii) By type of customers:- | | |
| Government and statutory bodies | 300,016 | 286,907 |
| Business enterprises | 1,295,643 | 1,210,629 |
| Individuals | 423,245 | 455,664 |
| Foreign entities | 9,268 | 10,257 |
| Others | <u>422,350</u> | <u>1,758,491</u> |
| | <u>2,450,522</u> | <u>3,721,948</u> |
| iii) Maturity structure of deposits are as follows: | | |
| Within 6 months | 2,308,980 | 3,499,042 |
| 6 months to 1 year | 38,510 | 169,084 |
| 1 to 3 years | 9,705 | 53,726 |
| 3 to 5 years | <u>93,327</u> | <u>96</u> |
| | <u>2,450,522</u> | <u>3,721,948</u> |

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18. DEPOSITS AND PLACEMENTS OF FINANCIAL INSTITUTIONS

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|---|---|--|
| Non-Mudharabah Fund: | | |
| Licensed banks | 670,553 | 119,552 |
| Mudharabah Fund: | | |
| Licensed banks | 434,481 | 440,000 |
| Total deposits and placements of financial institutions | <u>1,105,034</u> | <u>559,552</u> |

19. 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.

20. OTHER LIABILITIES

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|---|---|--|
| Profit payable | 13,151 | 12,569 |
| Other accruals and charges * | 44,718 | 92,232 |
| Profit Equalisation Reserves (a) | - | 8,073 |
| Shared service fee payable to holding company | 3,972 | 3,542 |
| Other financing with holding company | 40,000 | 40,000 |
| | <u>101,841</u> | <u>156,416</u> |

* Includes accruals for personnel costs.

a) Profit Equalisation Reserves (PER)

| | | |
|--|----------|--------------|
| At 1 January | 8,073 | 16,161 |
| Amount provided during the period/year | - | 28,820 |
| Amount written back during the period/year | (8,073) | (36,908) |
| At 30 September / 31 December | <u>-</u> | <u>8,073</u> |

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21. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS

| | 3rd Quarter Ended | | Nine Months Ended | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| Income derived from investment of: | | | | |
| (i) General investment deposits | 13,961 | 31,279 | 29,433 | 48,760 |
| (ii) Other funds | 28,976 | 9,590 | 102,461 | 82,548 |
| | <u>42,937</u> | <u>40,869</u> | <u>131,894</u> | <u>131,308</u> |
| (i) Income derived from investment of general investment deposit: | | | | |
| <u>Finance income and hibah:</u> | | | | |
| Financing and advances | 9,955 | 23,026 | 20,892 | 35,748 |
| Investment securities available-for-sale | 2,292 | 4,993 | 4,435 | 7,687 |
| Money at call and deposit with financial institutions | 1,733 | 3,035 | 3,871 | 4,672 |
| | <u>13,980</u> | <u>31,054</u> | <u>29,198</u> | <u>48,107</u> |
| <u>Other operating income</u> | | | | |
| Net (loss)/gain from sale of investment securities available-for-sale | (19) | 225 | 235 | 653 |
| | <u>13,961</u> | <u>31,279</u> | <u>29,433</u> | <u>48,760</u> |
| Of which: | | | | |
| Financing income earned on impaired financing | 13 | - | 31 | - |
| | <u>13</u> | <u>-</u> | <u>31</u> | <u>-</u> |
| (ii) Income derived from investment of other funds: | | | | |
| <u>Finance income and hibah:</u> | | | | |
| Financing and advances | 20,780 | 7,420 | 72,725 | 60,519 |
| Investment securities available-for-sale | 5,260 | 1,771 | 15,440 | 13,014 |
| Money at call and deposit with financial institutions | 3,323 | 1,077 | 13,477 | 7,909 |
| | <u>29,363</u> | <u>10,268</u> | <u>101,642</u> | <u>81,442</u> |
| <u>Other operating income</u> | | | | |
| Net (loss)/gain from sale of investment securities available-for-sale | (387) | (678) | 819 | 1,106 |
| | <u>28,976</u> | <u>9,590</u> | <u>102,461</u> | <u>82,548</u> |
| Of which: | | | | |
| Financing income earned on impaired financing | 24 | - | 110 | - |
| | <u>24</u> | <u>-</u> | <u>110</u> | <u>-</u> |

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NOTES TO THE CONDENSED INTERIM FINANCIAL STATEMENTS - 30 SEPTEMBER 2010 (continued)

22. IMPAIRMENT LOSS ON FINANCING AND ADVANCES

| | 3rd Quarter Ended | | Nine Months Ended | |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| Impairment loss on financing and advances: | | | | |
| Individual assessed allowance | | | | |
| - Made during the period | 9,827 | 9,526 | 29,418 | 30,564 |
| - Written back | (7,348) | (3,143) | (18,827) | (10,633) |
| Collective assessed allowance | | | | |
| - Made/(written back) during the period | - | (598) | (776) | 1,604 |
| Bad debts and financing | | | | |
| - Recovered | (1,383) | (911) | (3,459) | (2,846) |
| | <u>1,096</u> | <u>4,874</u> | <u>6,356</u> | <u>18,689</u> |

23. INCOME ATTRIBUTABLE TO DEPOSITORS

| | 3rd Quarter Ended | | Nine Months Ended | |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| Deposits from customers | | | | |
| - Mudharabah Fund | 9,968 | 10,383 | 30,365 | 28,117 |
| - Non Mudharabah Fund | 5,863 | 2,484 | 17,554 | 6,944 |
| Deposits and placements of financial institutions | | | | |
| - Mudharabah Fund | 1,731 | 1,699 | 10,264 | 8,199 |
| - Non Mudharabah Fund | 5,428 | 2,245 | 5,619 | 8,594 |
| | <u>22,990</u> | <u>16,811</u> | <u>63,802</u> | <u>51,854</u> |

24. INCOME DERIVED FROM THE INVESTMENT OF SHAREHOLDER'S FUNDS

| | 3rd Quarter Ended | | Nine Months Ended | |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| <u>Finance income and hibah:</u> | | | | |
| Financing and advances | 4,372 | 1,899 | 7,742 | 5,723 |
| Investment securities available-for-sale | 983 | 198 | 1,644 | 601 |
| Money at call and deposits with financial institutions | 776 | 479 | 1,435 | 1,378 |
| | <u>6,131</u> | <u>2,576</u> | <u>10,821</u> | <u>7,702</u> |
| <u>Other operating income</u> | | | | |
| Net gain/(loss) from sale of investment securities available-for-sale | 9 | (24) | 87 | 105 |
| Net gain/(loss) on revaluation of derivatives | 64 | (160) | 399 | 19 |
| Net foreign currency | 1,202 | 210 | 2,944 | 906 |
| <u>Fee and commission income:</u> | | | | |
| Commission | 2,448 | 1,219 | 6,599 | 3,306 |
| Service charges and fees | 2,144 | 820 | 4,630 | 4,205 |
| | <u>11,998</u> | <u>4,641</u> | <u>25,480</u> | <u>16,243</u> |
| Of which: | | | | |
| Financing income earned on impaired financing | 6 | - | 12 | - |

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25. PERSONAL COSTS

| | 3rd Quarter Ended | | Nine Months Ended | |
|---------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| Salaries and wages | 3,210 | 2,082 | 9,475 | 5,863 |
| Allowances and bonuses | 1,562 | 494 | 4,311 | 1,389 |
| Equity compensation benefit | 54 | 15 | 128 | 40 |
| Defined contribution plan (EPF) | 728 | 413 | 2,133 | 1,152 |
| Others | 294 | 417 | 1,024 | 1,308 |
| | <u>5,848</u> | <u>3,421</u> | <u>17,071</u> | <u>9,752</u> |

26. OTHER OVERHEAD EXPENSES

| | 3rd Quarter Ended | | Nine Months Ended | |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| Establishment costs | 1,210 | 871 | 3,698 | 2,300 |
| - Rental of premises | 395 | 290 | 1,245 | 871 |
| - Depreciation of property, plant and equipment | 303 | 435 | 866 | 936 |
| - Repair and maintenance | 28 | 3 | 88 | 25 |
| - Others | 484 | 143 | 1,499 | 468 |
| Marketing expenses | 601 | 570 | 874 | 1,720 |
| - Transport and travelling | 97 | 81 | 279 | 225 |
| - Advertising and business promotion | 488 | 461 | 565 | 1,438 |
| - Others | 16 | 28 | 30 | 57 |
| Administration and general expenses | 16,564 | 12,110 | 45,407 | 37,499 |
| - Printing and stationery | 123 | 111 | 460 | 299 |
| - Postage and courier | 102 | 69 | 223 | 192 |
| - Telephone, telex and fax | 115 | 111 | 329 | 348 |
| - Legal and consultancy fees | 58 | 68 | 209 | 426 |
| - Shared service fees paid/payable to OCBCM | 12,291 | 9,601 | 34,519 | 29,858 |
| - Transaction processing fees paid/payable to related company | 3,305 | 1,642 | 8,304 | 5,024 |
| - Other administrative and general expenses | 570 | 508 | 1,363 | 1,352 |
| Total Other Overhead Expenses | <u>18,375</u> | <u>13,551</u> | <u>49,979</u> | <u>41,519</u> |

27. INCOME TAX EXPENSE

| | 3rd Quarter Ended | | Nine Months Ended | |
|---|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| | 30 September 2010 RM'000 | 30 September 2009 RM'000 | 30 September 2010 RM'000 | 30 September 2009 RM'000 |
| Malaysian income tax : | | | | |
| - current period | 1,965 | 1,843 | 5,379 | 5,689 |
| - under provision in prior year | 570 | - | 570 | - |
| Deferred tax : | | | | |
| - relating to originating and reversal of temporary differences | (194) | (1,554) | 2,004 | (4,287) |
| - over provision in prior year | (879) | - | (879) | - |
| | <u>1,462</u> | <u>289</u> | <u>7,074</u> | <u>1,402</u> |

28. CAPITAL COMMITMENTS

| | 30 September 2010 RM'000 | 31 December 2009 RM'000 |
|--|--------------------------------|-------------------------------|
| Capital expenditure in respect of property, plant and equipment: | | |
| - authorised and contracted for | 1,227 | 1,854 |
| - authorised but not contracted for | 18,293 | 19,667 |
| | <u>19,520</u> | <u>21,521</u> |

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29. 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 anticipated as a result of these transactions.

| | 30 September 2010 | | | 31 December 2009 | | |
|---|----------------------------|--------------------------------------|----------------------------------|----------------------------|--------------------------------------|----------------------------------|
| | 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 | 4,353 | 4,353 | 4,340 | 1,893 | 1,893 | 1,893 |
| Transaction-related contingent items | 93,483 | 46,742 | 30,408 | 100,049 | 50,024 | 50,024 |
| Short-term self-liquidating trade-related contingencies | 18,057 | 3,611 | 2,361 | 8,767 | 1,753 | 1,753 |
| Irrevocable commitments to extend credit: | | | | | | |
| - maturity not exceeding one year | 790,276 | 466 | 350 | 496,299 | - | - |
| - maturity exceeding one year | 5,760 | 5,351 | 1,547 | 17,703 | 7,480 | 7,480 |
| Foreign exchange related contracts: | | | | | | |
| - less than one year | 348,734 | 10,023 | 8,458 | 338,269 | 6,510 | 1,307 |
| - one year or less than five years | 51,939 | 8,787 | 1,498 | 105,610 | 6,130 | 1,227 |
| Equity related contracts | - | - | - | 76,838 | 8,248 | 1,650 |
| | 1,312,602 | 79,333 | 48,962 | 1,145,428 | 82,038 | 65,334 |

* The credit equivalent amount and risk weighted amount are arrived at using the credit conversion factors and risk weights as defined in Bank Negara Malaysia's Capital Adequacy Framework for Islamic Banks.

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30. CAPITAL ADEQUACY

| | Basel II | Basel I |
|---|---------------------|--------------------|
| | 30 September | 31 December |
| | 2010 | 2009 |
| | RM'000 | RM'000 |
| (a) Components of Tier-1 and Tier-2 capital are as follows: | | |
| <u>Tier-1 capital</u> | | |
| Paid-up share capital | 85,000 | 65,000 |
| Share premium | 170,000 | 130,000 |
| Accumulated loss | (4,309) | (4,309) |
| Other reserves | 8,660 | 8,660 |
| | <u>259,351</u> | <u>199,351</u> |
| <u>Tier-2 capital</u> | | |
| General allowance | - | 38,715 |
| Subordinated bonds | 129,676 | 99,675 |
| Others | 15,931 | - |
| Total Tier-2 capital | <u>145,607</u> | <u>138,390</u> |
| Capital base | <u>404,958</u> | <u>337,741</u> |
| Risk weighted assets | 2,846,021 | 2,573,754 |
| <u>Capital Ratios</u> | | |
| Core-capital ratio | 9.11% | 7.74% |
| Risk-weighted capital ratio | 14.23% | 13.12% |

With effect from 1 January 2010, the capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework for Islamic Bank (CAFIB-Basel II). The Bank has adopted the Internal Ratings Based Approach for Credit Risk, Standardised Approach for Market Risk, and Basic Indicator Approach for Operational Risk. The minimum regulatory capital adequacy requirement is 8.0%. The comparative figures which have been computed in accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (RWCAF-Basel 1) have not been restated.

The breakdown of risk-weighted assets by each major category is as follows:

| | Basel II | Basel I |
|------------------|---------------------|--------------------|
| | 30 September | 31 December |
| | 2010 | 2009 |
| | RM'000 | RM'000 |
| Credit risk | 2,611,519 | 2,546,361 |
| Market risk | 21,065 | 27,393 |
| Operational risk | 213,437 | - |
| | <u>2,846,021</u> | <u>2,573,754</u> |

31. COMPARATIVE FIGURES

Certain comparative figures have been restated arising from the reclassification of profit payable on negotiable instrument of deposits issued; which were previously included in other liabilities to Deposits from customers to conform to current year's presentation.

| | As previously | As |
|---|----------------------|-----------------|
| | reported | restated |
| Balance sheet as at 31 December 2009 | | |
| Deposits from customers | 3,720,288 | 3,721,948 |
| Other liabilities | 158,076 | 156,416 |