

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328 - V)**  
**(Incorporated in Malaysia)**  
**INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED BALANCE SHEETS AS AT 30 SEPTEMBER 2009**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
<b>ASSETS</b>		
Cash and short-term funds	5,974,443	3,323,580
Securities held-for-trading	179,629	382,296
Securities available-for-sale	1,224,366	400,454
Financing and advances	13,368,683	11,877,409
Other assets	61,683	52,591
Statutory deposits with Bank Negara Malaysia	130,000	341,600
Deferred tax assets	85,033	72,304
Property and equipment	493	359
<b>TOTAL ASSETS</b>	<b>21,024,330</b>	<b>16,450,593</b>
<b>LIABILITIES</b>		
Deposits from customers	19,465,437	13,786,574
Deposits and placements of banks and other financial institutions	100,000	700,576
Other liabilities	47,031	974,266
Provision for zakat and taxation	83,017	4,745
<b>TOTAL LIABILITIES</b>	<b>19,695,485</b>	<b>15,466,161</b>
<b>EQUITY</b>		
Share capital	167,217	159,217
Reserves	1,161,628	825,215
<b>TOTAL EQUITY</b>	<b>1,328,845</b>	<b>984,432</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>21,024,330</b>	<b>16,450,593</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>1,142,353</b>	<b>1,031,888</b>
<b>CAPITAL ADEQUACY</b>		
Core Capital Ratio	9.7%	9.1%
Risk-Weighted Capital Ratio	11.4%	11.0%
<b>Net assets per share attributable to ordinary equity holder of the Bank (RM)</b>	<b>7.95</b>	<b>6.18</b>

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

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**INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED INCOME STATEMENTS**  
**FOR THE 3RD QUARTER ENDED 30 SEPTEMBER 2009**

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September 2009</b>	<b>30 September 2008</b>	<b>30 September 2009</b>	<b>30 September 2008</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Income derived from investment of depositors' funds and others	<b>243,273</b>	-	<b>664,932</b>	-
Income derived from investment of shareholder's funds	<b>16,611</b>	957	<b>45,697</b>	2,828
Allowance for losses on financing and advances	<b>(19,356)</b>	-	<b>(44,536)</b>	-
- General allowances	<b>(9,678)</b>	-	<b>(17,381)</b>	-
- Other financing loss allowances	<b>(9,678)</b>	-	<b>(27,155)</b>	-
Profit equalisation reserves	<b>7,187</b>	-	<b>3,761</b>	-
Total distributable income	<b>247,715</b>	957	<b>669,854</b>	2,828
Income attributable to the depositors	<b>(86,670)</b>	-	<b>(229,161)</b>	-
Total net income	<b>161,045</b>	957	<b>440,693</b>	2,828
Personnel expenses	<b>(3,554)</b>	-	<b>(10,357)</b>	-
Other overheads and expenditures	<b>(35,189)</b>	-	<b>(104,816)</b>	(6)
Profit before zakat and taxation	<b>122,302</b>	957	<b>325,520</b>	2,822
Zakat	<b>(49)</b>	-	<b>(147)</b>	-
Taxation	<b>(30,543)</b>	(248)	<b>(80,588)</b>	(733)
Profit for the period	<b>91,710</b>	709	<b>244,785</b>	2,089
Earnings per RM1.00 share (sen)	<b>54.8</b>	0.6	<b>151.2</b>	1.6

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**INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE 3RD QUARTER ENDED 30 SEPTEMBER 2009**

	<----- Non-distributable ----->				<----- Distributable ----->		Total Shareholder's Equity RM'000
	Share Capital RM'000	Share Premium RM'000	<u>Reserves</u> Statutory Reserves RM'000	Revaluation Reserves RM'000	<u>Reserves</u> General Reserves RM'000	Retained Profits RM'000	
<b>At 1 January 2009</b>	<b>159,217</b>	<b>773,500</b>	<b>23,819</b>	<b>341</b>	<b>2,000</b>	<b>25,555</b>	<b>984,432</b>
Unrealised net gain on revaluation of securities available-for-sale	-	-	-	(42)	-	-	(42)
Net profit for the period	-	-	-	-	-	244,785	244,785
Total recognised income for the period	-	-	-	(42)	-	244,785	244,743
Increase in share capital	<b>8,000</b>	<b>192,000</b>	-	-	-	-	<b>200,000</b>
Transfer to statutory reserves	-	-	68,163	-	-	(68,163)	-
Dividend paid	-	-	-	-	(2,000)	(98,330)	(100,330)
<b>At 30 September 2009</b>	<b>167,217</b>	<b>965,500</b>	<b>91,982</b>	<b>299</b>	-	<b>103,847</b>	<b>1,328,845</b>
At 1 January 2008	127,717	-	-	-	2,000	1,736	131,453
Net profit for the period	-	-	-	-	-	2,089	2,089
At 30 September 2008	127,717	-	-	-	2,000	3,825	133,542

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**PUBLIC ISLAMIC BANK BERHAD**  
**(14328 - V)**  
**(Incorporated in Malaysia)**  
**INTERIM FINANCIAL STATEMENTS**  
**UNAUDITED CONDENSED CASH FLOW STATEMENTS**  
**FOR THE 3RD QUARTER ENDED 30 SEPTEMBER 2009**

	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>
Profit before zakat and taxation	325,520	2,822
Adjustments for non-cash items	44,214	-
Operating profit before working capital changes	<u>369,734</u>	<u>2,822</u>
Changes in working capital:		
Net changes in operating assets	(1,138,723)	5
Net changes in operating liabilities	4,154,658	1
Zakat and tax paid	(15,179)	(6)
Net cash generated from operating activities	<u>3,370,490</u>	<u>2,822</u>
Net cash used in investing activities	(819,297)	-
Net cash generated from financing activities	99,670	-
Net change in cash and cash equivalents	<u>2,650,863</u>	<u>2,822</u>
Cash and cash equivalents at beginning of the period	<u>3,323,580</u>	<u>106,513</u>
Cash and cash equivalents at end of the period	<u><u>5,974,443</u></u>	<u><u>109,335</u></u>

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**Part A - Explanatory Notes Pursuant to Financial Reporting Standard 134 ("FRS 134") and Guidelines on Financial Reporting for Licensed Islamic Banks (BNM/GP8i) Issued by Bank Negara Malaysia**

**A1. Basis of Preparation**

The unaudited interim financial statements for the 3rd quarter and nine months ended 30 September 2009 have been prepared under the historical cost convention except for the following assets which are stated at fair value: held-for-trading and available-for-sale financial assets.

The unaudited interim financial statements have been prepared in accordance with FRS 134: Interim Financial Reporting issued by the Malaysian Accounting Standards Board ("MASB"). The unaudited interim financial statements should be read in conjunction with the audited annual financial statements of the Bank for the year ended 31 December 2008. The explanatory notes attached to the interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Bank since the year ended 31 December 2008.

The significant accounting policies and methods of computation applied in the unaudited interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the year ended 31 December 2008. The following Financial Reporting Standards ("FRS"), amendments to FRSs, IC Interpretations and Technical Release have been issued by the MASB but are not yet effective:

FRS 8	Operating Segments
FRS 139	Financial Instruments: Recognition and Measurement
FRS 4	Insurance Contracts
FRS 7	Financial Instruments: Disclosures
FRS 123	Borrowing Costs
FRS 101	Presentation of Financial Statements
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
IC Interpretation 13	Customer Loyalty Programmes
IC Interpretation 14	FRS 119 - The Limit on a Defined Benefit Asset, Minimum Funding Requirements and their Interaction

Amendments to FRS 2 Share-based Payment: Vesting Conditions and Cancellations

Amendments to FRS 1 First-time Adoption of Financial Reporting Standards and 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

Amendments to FRS 139 Financial Instruments: Recognition and Measurement, FRS 7 Financial Instruments: Disclosures and IC Interpretation 9 Reassessment of Embedded Derivatives

Amendments to FRSs contained in the document entitled "Improvements to FRSs (2009)"

TR i-3 Presentation of Financial Statements of Islamic Financial Institutions

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
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**A1. Basis of Preparation** (Continued)

All the new FRSs, amendments to FRSs, IC Interpretations and Technical Release above are effective from 1 January 2010 with the exception of FRS 8, which is effective from 1 July 2009. The Bank has adopted FRS 8 in the previous financial year. The Bank has chosen to early adopt FRS 123 in this financial year which has no significant financial impact on the Bank.

Financing and advances are stated at cost less any allowance for bad and doubtful financing. Allowance for bad and doubtful financing are made with regard to specific risks and relate to those financing or trade receivables that have been individually reviewed and specifically identified as sub-standard, doubtful or bad.

The allowance for bad and doubtful financing are computed in conformity with BNM/GP3. Consistent with previous years, the Bank has adopted a more stringent policies on classification of non-performing financing and specific allowances whereby financing are classified as non-performing and sub-standard when repayments are in arrears for more than three (3) months from the first day of default or after maturity date with a 20% specific allowance.

A general allowance based on a percentage of total outstanding financing (including accrued profit), net of specific allowance for bad and doubtful financing, is maintained by the Bank against risks which are not specifically identified.

An uncollectible financing or portion of a financing classified as bad is written off after taking into consideration the realisable value of collateral, if any, when in the opinion of management, there is no prospect of recovery.

Values assigned to collateral held for non-performing financing secured by properties is determined based on the realisable values of the properties, being the force sale value provided by independent parties/valuers, on the following basis:

- (i) Assigning only fifty percent (50%) of the realisable value of the properties held as collateral for non-performing financing which are in arrears for more than five (5) years but less than seven (7) years; and
- (ii) No value will be assigned to the realisable value of the properties held as collateral for non-performing financing which are in arrears for more than seven (7) years.

The portion of non-performing financing where no realisable value has been assigned will be written off.

**A2. Auditors' Report on Preceding Annual Financial Statements**

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2008 was not qualified.

**A3. Comments about Seasonal or Cyclical Factors**

The operations of the Bank were not materially affected by any seasonal or cyclical factors in the 3rd quarter and nine months ended 30 September 2009.

**A4. Unusual Items Due to Their Nature, Size or Incidence**

There were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Bank in the 3rd quarter and nine months ended 30 September 2009.

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**(14328-V)**  
**(Incorporated in Malaysia)**

**A5. Changes in Estimates**

There were no material changes in estimates of amounts reported in prior financial years that have a material effect in the 3rd quarter and nine months ended 30 September 2009.

**A6. Debt and Equity Securities**

On 30 June 2009, the issued and paid up share capital of the Bank was increased from RM159,217,000 to RM167,217,000 via the issuance of 8,000,000 ordinary shares of RM1.00 each to its holding company, Public Bank Berhad, with a related share premium of RM192,000,000.

There were no share buy-backs and repayment of debt and equity securities by the Bank in the 3rd quarter and nine months ended 30 September 2009.

**A7. Dividends Paid**

During the nine months ended 30 September 2009, the interim dividend of 60% less 25% tax, amounting to RM75,247,650 and single tier dividend of 15%, amounting to RM25,082,550, in respect of the financial year ending 31 December 2009 was paid on 23 July 2009 and 29 July 2009 respectively.

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**(14328-V)**  
**(Incorporated in Malaysia)**

**A8. Securities Held-for-Trading**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
<b>At fair value</b>		
Money market instruments:		
Cagamas bonds	-	382,296
Negotiable instruments of deposits	<b>179,629</b>	-
	<b>179,629</b>	<b>382,296</b>

**A9. Securities Available-for-Sale**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
<b>At fair value</b>		
Malaysian Government Investment Issue	<b>818,201</b>	-
Quoted securities:		
- Trust units in Malaysia	<b>406,165</b>	400,454
	<b>1,224,366</b>	<b>400,454</b>

**A10. Financing and Advances**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Cash line	<b>135,382</b>	106,699
Term financing		
- House financing	<b>2,612,498</b>	2,536,324
- Syndicated financing	<b>40,025</b>	-
- Hire purchase receivables	<b>9,535,945</b>	9,345,331
- Other term financing	<b>4,663,195</b>	3,659,063
Revolving credits	<b>2,801</b>	2,104
	<b>16,989,846</b>	15,649,521
Less: Unearned income	<b>(3,392,647)</b>	(3,209,630)
Gross financing and advances (including Islamic house financing sold to Cagamas)	<b>13,597,199</b>	12,439,891
Less: Islamic house financing sold to Cagamas	-	(350,009)
Gross financing and advances (excluding Islamic house financing sold to Cagamas)	<b>13,597,199</b>	12,089,882
Allowance for losses on financing and advances:		
- general	<b>(205,873)</b>	(188,492)
- specific	<b>(22,643)</b>	(23,981)
Net financing and advances	<b>13,368,683</b>	11,877,409

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A10. Financing and Advances** (continued)

**a. By concept**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Bai' Bithaman Ajil-i (deferred payment sale)	3,244,658	2,762,685
Ijarah Thamma Al-Bai'-i (leasing)	8,193,098	8,057,261
Ijarah Muntahia Bittamlik	40,025	-
Bai-Al-Einah-i	<u>2,119,418</u>	<u>1,619,945</u>
	<u>13,597,199</u>	<u>12,439,891</u>
Less: Islamic house financing sold to Cagamas	-	(350,009)
Gross financing and advances	<u><u>13,597,199</u></u>	<u><u>12,089,882</u></u>

**b. By type of customer**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Domestic non-bank financial institutions		
- Others	3,833	508
Domestic business enterprises		
- Small and medium enterprises	988,355	897,653
- Others	463,052	330,219
Government and statutory bodies	75	87
Individuals	12,100,226	11,174,410
Other domestic entities	1,514	1,413
Foreign entities	<u>40,144</u>	<u>35,601</u>
	<u>13,597,199</u>	<u>12,439,891</u>
Less: Islamic house financing sold to Cagamas	-	(350,009)
Gross financing and advances	<u><u>13,597,199</u></u>	<u><u>12,089,882</u></u>

**c. By profit rate sensitivity**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Fixed rate		
- House financing	1,035,232	1,303,631
- Hire purchase receivables	8,193,098	8,057,261
- Other fixed rate financing	2,832,283	2,376,369
Variable rate		
- BFR plus	1,428,274	626,200
- Cost plus	<u>108,312</u>	<u>76,430</u>
	<u>13,597,199</u>	<u>12,439,891</u>
Less: Islamic house financing sold to Cagamas	-	(350,009)
Gross financing and advances	<u><u>13,597,199</u></u>	<u><u>12,089,882</u></u>

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A10. Financing and Advances** (continued)

**d. By economic purpose**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Purchase of securities	77	799
Purchase of transport vehicles	8,196,097	8,060,891
Purchase of landed properties	2,672,104	2,403,744
(of which: - residential	<b>1,801,925</b>	1,618,124
- non-residential)	870,179	785,620
Purchase of fixed assets (excluding landed properties)	62,280	6,854
Personal use	2,199,557	1,690,914
Purchase of consumer durables	3,993	17,211
Construction	5,691	9,822
Working capital	166,592	134,014
Other purpose	290,808	115,642
	<b>13,597,199</b>	12,439,891
Less: Islamic house financing sold to Cagamas	-	(350,009)
Gross financing and advances	<b>13,597,199</b>	12,089,882

**e. By sectors**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Agriculture, hunting, forestry and fishing	199,988	184,401
Mining and quarrying	7,780	7,298
Manufacturing	117,980	136,944
Electricity, gas and water	978	877
Construction	232,956	226,802
Wholesale & retail trade and restaurants & hotels	297,412	308,267
Transport, storage and communication	60,471	51,056
Finance, insurance and business services	124,891	124,100
Real estate	316,199	93,424
Community, social and personal services	59,056	59,942
Households	12,140,115	11,209,680
(of which: - purchase of residential properties	<b>1,778,907</b>	1,591,372
- purchase of transport vehicles	7,691,631	7,494,181
- others )	2,669,577	2,124,127
Others	39,373	37,100
	<b>13,597,199</b>	12,439,891
Less: Islamic house financing sold to Cagamas	-	(350,009)
Gross financing and advances	<b>13,597,199</b>	12,089,882

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
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**A10. Financing and Advances** (continued)

**f. Non-performing financing and advances by economic purpose**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Purchase of transport vehicles	48,790	61,939
Purchase of landed properties	59,936	60,728
(of which: - residential	50,903	51,850
- non-residential)	9,033	8,878
Purchase of fixed assets (excluding landed properties)	127	124
Personal use	21,596	16,151
Purchase of consumer durables	21	175
Working capital	2,743	480
Other purpose	230	242
	<b>133,443</b>	<b>139,839</b>

**Non-performing financing and advances by sectors**

Agriculture, hunting, forestry and fishing	123	52
Manufacturing	5,351	1,546
Construction	1,793	1,266
Wholesale & retail trade and restaurants & hotels	3,057	3,358
Transport, storage and communication	192	233
Finance, insurance and business services	1,259	338
Real estate	-	795
Community, social and personal services	471	656
Households	121,185	131,374
(of which: - purchase of residential properties	50,754	51,671
- purchase of transport vehicles	45,124	57,981
- others	25,307	21,722
Others	12	221
	<b>133,443</b>	<b>139,839</b>

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A10. Financing and Advances** (continued)

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

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
At 1 January	139,839	-
Non-performing during the period / year	246,734	58,476
Reclassified as performing	(193,293)	(58,370)
Recoveries	(22,536)	(4,565)
Amount written off	(37,013)	(12,287)
Financing converted to foreclosed properties	(288)	-
Amount vested over from Public Bank Berhad	-	156,585
Closing balance	<u>133,443</u>	<u>139,839</u>
Specific allowance	<u>(22,643)</u>	<u>(23,981)</u>
Net non-performing financing and advances	<u><u>110,800</u></u>	<u><u>115,858</u></u>
Net NPF as % of gross financing and advances (including Islamic house financing sold to Cagamas) less specific allowance	<u><u>0.82%</u></u>	<u><u>0.93%</u></u>

h. Movements in the allowance for losses on financing and advances accounts are as follows:

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
<u>General Allowance</u>		
At 1 January	188,492	-
Allowance made during the period / year	17,381	1,407
Amount vested over from Public Bank Berhad	-	187,085
Closing balance	<u>205,873</u>	<u>188,492</u>
As % of gross financing and advances (including Islamic house financing sold to Cagamas) less specific allowance	<u><u>1.52%</u></u>	<u><u>1.52%</u></u>
<u>Specific Allowance</u>		
At 1 January	23,981	-
Allowance made during the period / year	46,882	11,392
Amount written back in respect of recoveries	(11,669)	(3,438)
Amount written off	(37,013)	(12,287)
Reinstatement of amount written off previously due to restructuring / rescheduling now reclassified as performing financing	474	51
Amount transferred to accumulated impairment losses in value of foreclosed properties	(12)	-
Amount vested over from Public Bank Berhad	-	28,263
Closing balance	<u>22,643</u>	<u>23,981</u>

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A11. Other Assets**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Deferred handling fees	52,794	51,745
Income receivable	6,281	388
Other receivables, deposits and prepayments	2,320	458
Foreclosed properties	288	-
	<b>61,683</b>	<b>52,591</b>

**A12. Deposits from Customers**

**a. By type of deposit**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
<u>Non-Mudharabah Fund</u>		
Wadiah current deposits-i	2,002,518	1,828,887
Wadiah savings deposits-i	3,484,400	3,232,045
Negotiable debt certificate-i	7,703,048	4,487,970
Others	3,703	2,836
	<b>13,193,669</b>	<b>9,551,738</b>
<u>Mudharabah Fund</u>		
Mudharabah savings deposits-i	76,256	74,033
Mudharabah general investment deposits-i	5,331,752	3,493,453
Mudharabah special investment deposits-i	863,760	667,350
	<b>6,271,768</b>	<b>4,234,836</b>
	<b>19,465,437</b>	<b>13,786,574</b>

**b. By type of customer**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Federal and state governments	514,941	312,476
Local government and statutory authorities	464,282	540,412
Business enterprises	1,935,164	1,980,917
Individuals	3,872,747	3,604,440
Foreign customers	83,360	79,812
Others	12,594,943	7,268,517
	<b>19,465,437</b>	<b>13,786,574</b>

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**(14328-V)**  
**(Incorporated in Malaysia)**

**A13. Deposits and Placements of Banks and Other Financial Institutions**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
<u>Mudharabah Fund</u>		
Licensed banks		
- Holding company	-	699,448
- Others	<b>100,000</b>	1,128
	<b>100,000</b>	<b>700,576</b>

**A14. Other Liabilities**

	<b>30 September 2009 RM'000</b>	<b>31 December 2008 RM'000</b>
Income payable	<b>12,246</b>	16,126
Other payables and accruals	<b>5,121</b>	323,554
Employee benefits	<b>(1,359)</b>	(1,515)
Profit equalisation reserves	<b>31,023</b>	34,784
Amount due to holding company	-	601,317
	<b>47,031</b>	<b>974,266</b>

**PUBLIC ISLAMIC BANK BERHAD**  
(14328-V)  
(Incorporated in Malaysia)

**A15. Income Derived from Investment of Depositors' Funds and Others**

	3rd Quarter Ended		Nine Months Ended	
	30 September 2009	30 September 2008	30 September 2009	30 September 2008
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of:				
(a) General investment deposits	73,021	-	196,445	-
(b) Other deposits	170,252	-	468,487	-
	<u>243,273</u>	<u>-</u>	<u>664,932</u>	<u>-</u>
<b>a. Income derived from investment of general investment deposits:</b>				
<u>Finance income and Hibah</u>				
Financing and advances	60,191	-	170,020	-
Securities held-for-trading	2,292	-	3,583	-
Money at call and deposits with financial institutions	8,486	-	18,403	-
Others	1,938	-	2,219	-
	<u>72,907</u>	<u>-</u>	<u>194,225</u>	<u>-</u>
Amortisation of premium less accretion of discount	(803)	-	(871)	-
Total finance income and Hibah	<u>72,104</u>	<u>-</u>	<u>193,354</u>	<u>-</u>
<u>Other operating income</u>				
Fee income	908	-	3,066	-
Other income	9	-	25	-
	<u>917</u>	<u>-</u>	<u>3,091</u>	<u>-</u>
	<u>73,021</u>	<u>-</u>	<u>196,445</u>	<u>-</u>
<b>b. Income derived from investment of other deposits:</b>				
<u>Finance income and Hibah</u>				
Financing and advances	140,083	-	405,468	-
Securities held-for-trading	5,424	-	8,545	-
Money at call and deposits with financial institutions	19,925	-	43,888	-
Others	4,613	-	5,291	-
	<u>170,045</u>	<u>-</u>	<u>463,192</u>	<u>-</u>
Amortisation of premium less accretion of discount	(1,912)	-	(2,076)	-
Total finance income and Hibah	<u>168,133</u>	<u>-</u>	<u>461,116</u>	<u>-</u>
<u>Other operating income</u>				
Fee income	2,098	-	7,311	-
Other income	21	-	60	-
	<u>2,119</u>	<u>-</u>	<u>7,371</u>	<u>-</u>
	<u>170,252</u>	<u>-</u>	<u>468,487</u>	<u>-</u>

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A16. Income Derived from Investment of Shareholder's Funds**

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>
<u>Finance income and Hibah</u>				
Financing and advances	13,669	-	39,551	-
Securities held-for-trading	529	-	833	-
Money at call and deposit placements with financial institutions	1,944	957	4,281	2,827
Others	450	-	516	-
	<u>16,592</u>	957	<u>45,181</u>	2,827
Amortisation of premium less accretion of discount	(187)	-	(203)	-
Total finance income and Hibah	<u>16,405</u>	957	<u>44,978</u>	2,827
<u>Operating income</u>				
Fee income	204	-	713	-
Other income	2	-	6	1
	<u>206</u>	-	<u>719</u>	1
	<u>16,611</u>	957	<u>45,697</u>	2,828

**A17. Allowance for Losses on Financing and Advances**

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>
Allowance for bad and doubtful financing:				
- general allowance (net)	9,678	-	17,381	-
- specific allowance	16,487	-	46,882	-
- specific allowance written back	(3,609)	-	(11,669)	-
Bad financing recovered	(3,245)	-	(8,178)	-
Bad financing written off	45	-	120	-
	<u>19,356</u>	-	<u>44,536</u>	-

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A18. Income Attributable to the Depositors**

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>
Deposits from customers				
- Mudharabah fund	26,473	-	73,154	-
- Non-Mudharabah fund	54,665	-	139,996	-
Deposits and placements of banks and other financial institutions				
- Mudharabah fund	5,532	-	16,011	-
	<b>86,670</b>	<b>-</b>	<b>229,161</b>	<b>-</b>

**A19. Personnel expenses**

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>
Salaries, allowances and bonuses	2,801	-	8,304	-
Pension costs	394	-	1,169	-
Others	359	-	884	-
	<b>3,554</b>	<b>-</b>	<b>10,357</b>	<b>-</b>

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A20. Other Overheads and Expenditures**

	3rd Quarter Ended		Nine Months Ended	
	30 September 2009 RM'000	30 September 2008 RM'000	30 September 2009 RM'000	30 September 2008 RM'000
Establishment costs				
- Depreciation	32	-	92	-
- Rental	67	-	199	-
- Insurance	211	-	284	-
- Water and electricity	22	-	66	-
- General repairs and maintenance	8	-	62	-
- Others	13	-	37	-
	<u>353</u>	<u>-</u>	<u>740</u>	<u>-</u>
Marketing expenses				
- Advertisement and publicity	406	-	1,182	-
- Others	2,064	-	5,245	-
	<u>2,470</u>	<u>-</u>	<u>6,427</u>	<u>-</u>
Administration and general expenses				
- Communication expenses	(3,410)	-	(7,908)	-
- Legal and professional fees	879	-	2,692	-
- Others	299	-	754	6
	<u>(2,232)</u>	<u>-</u>	<u>(4,462)</u>	<u>6</u>
Shared service costs paid/payable to Public Bank Berhad	34,598	-	102,111	-
	<u>35,189</u>	<u>-</u>	<u>104,816</u>	<u>6</u>

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A21. Earnings Per Share (EPS)**

The calculation of the basic earnings per share is based on the net profit attributable to the equity holder of the Bank divided by the weighted average number of ordinary shares of RM1.00 each in issue during the 3rd quarter and nine months ended 30 September 2009.

	<b>3rd Quarter Ended</b>		<b>Nine Months Ended</b>	
	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>	<b>30 September 2009 RM'000</b>	<b>30 September 2008 RM'000</b>
Net profit attributable to equity holder of the Bank (RM'000)	<b>91,710</b>	709	<b>244,785</b>	2,089
Number of ordinary shares at beginning of the period / year ('000)	<b>167,217</b>	127,717	<b>159,217</b>	127,717
Effect of the issuance of shares ('000)	-	-	<b>2,725</b>	-
Weighted average number of PIBB Shares ('000)	<b>167,217</b>	127,717	<b>161,942</b>	127,717
Basic earnings per share (sen)	<b>54.8</b>	0.6	<b>151.2</b>	1.6

There are no dilutive potential ordinary shares in the 3rd quarter ended 30 September 2009 and 30 September 2008.

**A22. Performance Review**

The Bank recorded a pre-tax profit of RM325.5 million for the nine months ended 30 September 2009 as compared to RM2.8 million in the previous corresponding period. The higher pre-tax profits is attributable to the transfer of the Islamic banking business of its holding company, Public Bank Berhad to the Bank on 1 November 2008.

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A23. Prospects for 2009**

Despite the slowing economy, the banking industry in Malaysia is expected to grow positively and remain resilient due to its strong capitalisation, healthy asset quality and improved risk management practices. Amidst excess liquidity and the liberalisation of the financial services sector, the banking industry will remain competitive, particularly in the retail sector, and the pressure on net profit margins will remain. Banks are expected to introduce innovative and competitive products and services at a faster pace, pursue competitive pricing strategies and strengthen their customer relationship management and delivery standards to gain market share. The banking industry's financing growth is expected to moderate as households and businesses turn more cautious. Factors that will continue to support financing growth include low financing costs, promotion of BNM funds to support SMEs and the Government's fiscal stimulus to boost economic activity.

The Bank will continue to focus on its core business of home mortgages, passenger vehicle hire purchase financing, SME financing and personal financing, whilst sourcing its funds from retail and wholesale deposits. The Bank will continue to tap on its extensive branch network, wide array of innovative products and packages, multiple delivery channels, strong corporate image and the PB brand, strong sales and marketing force and superior delivery standards.

In its pursuit of business expansion, the Bank will continue to remain prudent, uphold strong corporate governance and implement sound risk management policies. Despite the current challenging operating environment, the Bank is expected to record satisfactory performance in 2009.

**A24. Subsequent Events**

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

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A25. Segment Information**

	<----- Operating Segments ----->						
	Hire Purchase RM'000	Retail Operations RM'000	Corporate Banking RM'000	Treasury and Capital Market Operations RM'000	Head Office RM'000	Inter- segment Elimination RM'000	Total RM'000
<b>3rd Quarter Ended 30 September 2009</b>							
External revenue	115,596	100,930	1,683	34,510	7,069	-	259,788
Revenue from other segments	-	29,831	-	-	68,925	(98,756)	-
	<b>115,596</b>	<b>130,761</b>	<b>1,683</b>	<b>34,510</b>	<b>75,994</b>	<b>(98,756)</b>	<b>259,788</b>
Net financing income	59,905	105,771	808	199	3,477	-	170,160
Other operating income	(82)	3,017	-	238	7,068	-	10,241
Net income	59,823	108,788	808	437	10,545	-	180,401
Other operating expenses	(9,253)	(23,344)	(104)	(273)	(5,769)	-	(38,743)
Allowance for losses on financing and advances excluding general allowance	(5,455)	(4,223)	-	-	-	-	(9,678)
Profit by segments	<b>45,115</b>	<b>81,221</b>	<b>704</b>	<b>164</b>	<b>4,776</b>	<b>-</b>	<b>131,980</b>
Reconciliation of segment profits to consolidated profits:							
General allowance							(9,678)
Profit before zakat and taxation							<b>122,302</b>

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A25. Segment Information (continued)**

	<----- Operating Segments ----->						
<b>3rd Quarter Ended 30 September 2008</b>	<b>Hire Purchase RM'000</b>	<b>Retail Operations RM'000</b>	<b>Corporate Banking RM'000</b>	<b>Treasury and Capital Market Operations RM'000</b>	<b>Head Office RM'000</b>	<b>Inter- segment Elimination RM'000</b>	<b>Total RM'000</b>
External revenue	-	-	-		957	-	957
	-	-	-	-	957	-	957
Net financing income	-	-	-	-	957	-	957
Net income	-	-	-	-	957	-	957
Other operating expenses	-	-	-	-	-	-	-
Profit by segments / Profit before zakat and taxation	-	-	-	-	957	-	957

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A25. Segment Information (continued)**

	<----- Operating Segments ----->						Total RM'000
	Hire Purchase RM'000	Retail Operations RM'000	Corporate Banking RM'000	Treasury and Capital Market Operations RM'000	Head Office RM'000	Inter- segment Elimination RM'000	
<b>Nine Months Ended 30 September 2009</b>							
External revenue	338,579	289,895	3,937	70,202	7,823	-	710,436
Revenue from other segments	-	85,535	-	-	182,568	(268,103)	-
	<b>338,579</b>	<b>375,430</b>	<b>3,937</b>	<b>70,202</b>	<b>190,391</b>	<b>(268,103)</b>	<b>710,436</b>
Net financing income	172,679	286,075	1,719	(710)	6,260	-	466,023
Other operating income	(168)	10,991	-	560	7,823	-	19,206
Net income	172,511	297,066	1,719	(150)	14,083	-	485,229
Other operating expenses	(27,476)	(68,862)	(104)	(918)	(17,813)	-	(115,173)
Allowance for losses on financing and advances excluding general allowance	(15,912)	(11,243)	-	-	-	-	(27,155)
Profit by segments	129,123	216,961	1,615	(1,068)	(3,730)	-	342,901
Reconciliation of segment profits to consolidated profits:							
General allowance							(17,381)
Profit before zakat and taxation							325,520
Cost income ratio	15.9%	23.2%	6.1%	-612.0%	126.5%	0.0%	23.7%
Gross financing and advances	8,193,098	5,224,339	179,762	-	-	-	13,597,199
Net non-performing financing and advances	34,163	76,637	-	-	-	-	110,800
Deposits from customers	-	10,701,023	197,606	8,566,808	-	-	19,465,437
Segment assets/ Total assets	8,108,677	10,920,491	199,146	8,672,480	956,972	(7,921,901)	20,935,865
Recociliation of segment assets to consolidated assets:							
Unallocated assets							88,465
Total assets							21,024,330

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A25. Segment Information (continued)**

	<----- Operating Segments ----->						
<b>Nine Months Ended 30 September 2008</b>	<b>Hire Purchase RM'000</b>	<b>Retail Operations RM'000</b>	<b>Corporate Banking RM'000</b>	<b>Treasury and Capital Market Operations RM'000</b>	<b>Head Office RM'000</b>	<b>Inter- segment Elimination RM'000</b>	<b>Total RM'000</b>
External revenue	-	-	-	-	2,827	-	2,827
	-	-	-	-	2,827	-	2,827
Net financing income	-	-	-	-	2,827	-	2,827
Other operating income	-	-	-	-	1	-	1
Net income	-	-	-	-	2,828	-	2,828
Other operating expenses	-	-	-	-	(6)	-	(6)
Profit by segments / Profit before zakat and taxation	-	-	-	-	2,822	-	2,822
Cost income ratio					0.2%		0.2%
Segment assets/ Total assets	-	-	-	-	134,341	-	134,341

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A26. Off-Balance Sheet Exposures**

Off-balance sheet exposures of the Bank consists of various commitments made and contingent liabilities incurred in the normal course of business with legal recourse to its customers. No material losses are anticipated as a result of these transactions. These off-balance sheet exposures are not secured against the Bank's assets.

The risk-weighted exposures of the Bank as at the following dates are as follows:

	As at 30 September 2009			As at 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
<u>Credit-related Exposures</u>						
Assets sold with recourse	-	-	-	341,988	341,988	163,769
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:						
- exceeding one year	979,176	425,420	321,048	569,495	284,748	219,674
- not exceeding one year	163,177	-	-	120,405	24,081	19,693
	<u>1,142,353</u>	<u>425,420</u>	<u>321,048</u>	<u>1,031,888</u>	<u>650,817</u>	<u>403,136</u>

\* 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.

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A27. Capital Adequacy**

The capital adequacy ratios of the Bank as at the following date:

	<b>30 September 2009</b>	<b>31 December 2008</b>
Core capital ratio	9.7%	9.1%
Risk-weighted capital ratio	<u>11.4%</u>	<u>11.0%</u>

Components of Tier I and Tier II capital:

Tier I capital

Paid-up share capital	167,217	159,217
Share premium	965,500	773,500
Other reserves	91,982	25,819
Retained profits	12,137	25,555
Less: Deferred tax assets, net	(75,961)	(72,418)
Total Tier I capital	<u>1,160,875</u>	<u>911,673</u>

Tier II capital

General allowance for bad and doubtful financing	205,873	188,492
Total Tier II capital	<u>205,873</u>	<u>188,492</u>
Capital base	<u>1,366,748</u>	<u>1,100,165</u>

The capital adequacy ratios of the Bank is computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework for Islamic Bank (CAFIB-Basel II). The Bank has adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk. The minimum regulatory capital adequacy requirement is 8.0% (2008 - 8.0%) for the risk-weighted capital ratio.

**PUBLIC ISLAMIC BANK BERHAD**  
(14328-V)  
(Incorporated in Malaysia)

**A28. Profit Rate Risk**

	Non trading book										Effective profit rate %	
	Up to 1 month RM'000	> 1 - 3 months RM'000	> 3 - 12 months RM'000	> 1 - 2 years RM'000	> 2 - 3 years RM'000	> 3 - 4 years RM'000	> 4 - 5 years RM'000	over 5 years RM'000	Non-profit sensitive RM'000	Trading book RM'000		Total RM'000
<b>As at 30 September 2009</b>												
<b>ASSETS</b>												
Cash and short-term funds	5,893,358	-	-	-	-	-	-	-	81,085	-	5,974,443	1.97
Securities held-for-trading	-	-	-	-	-	-	-	-	-	179,629	179,629	2.18
Securities available-for-sale	-	-	206,746	611,455	-	-	-	-	406,165	-	1,224,366	2.50
Financing and advances												
- performing	1,879,003	347,163	1,550,977	1,852,821	1,599,868	1,346,066	1,108,351	3,779,507	-	-	13,463,756	6.45
- non-performing *	-	-	-	-	-	-	-	-	(95,073)	-	(95,073)	-
Other non-profit sensitive balances	-	-	-	-	-	-	-	-	277,209	-	277,209	-
<b>TOTAL ASSETS</b>	<b>7,772,361</b>	<b>347,163</b>	<b>1,757,723</b>	<b>2,464,276</b>	<b>1,599,868</b>	<b>1,346,066</b>	<b>1,108,351</b>	<b>3,779,507</b>	<b>669,386</b>	<b>179,629</b>	<b>21,024,330</b>	
<b>LIABILITIES AND EQUITY</b>												
Deposits from customers	9,340,853	3,186,143	3,197,037	1,129,981	604,297	1,879	962	-	2,004,285	-	19,465,437	2.04
Deposits and placements of banks and other financial institutions	100,000	-	-	-	-	-	-	-	-	-	100,000	2.15
Other non-profit sensitive balances	-	-	-	-	-	-	-	-	130,048	-	130,048	-
<b>Total Liabilities</b>	<b>9,440,853</b>	<b>3,186,143</b>	<b>3,197,037</b>	<b>1,129,981</b>	<b>604,297</b>	<b>1,879</b>	<b>962</b>	<b>-</b>	<b>2,134,333</b>	<b>-</b>	<b>19,695,485</b>	
Equity attributable to equity holder of the Bank	-	-	-	-	-	-	-	-	1,328,845	-	1,328,845	
<b>Total Liabilities and Equity</b>	<b>9,440,853</b>	<b>3,186,143</b>	<b>3,197,037</b>	<b>1,129,981</b>	<b>604,297</b>	<b>1,879</b>	<b>962</b>	<b>-</b>	<b>3,463,178</b>	<b>-</b>	<b>21,024,330</b>	
On-balance sheet profit sensitivity gap	(1,668,492)	(2,838,980)	(1,439,314)	1,334,295	995,571	1,344,187	1,107,389	3,779,507	(2,793,792)	179,629	-	
Off-balance sheet profit sensitivity gap	-	-	-	-	-	-	-	-	-	-	-	
<b>Total profit sensitivity gap</b>	<b>(1,668,492)</b>	<b>(2,838,980)</b>	<b>(1,439,314)</b>	<b>1,334,295</b>	<b>995,571</b>	<b>1,344,187</b>	<b>1,107,389</b>	<b>3,779,507</b>	<b>(2,793,792)</b>	<b>179,629</b>	<b>-</b>	

\* This is arrived at after deducting the general allowance and specific allowance from the outstanding gross non-performing financing and advances.

**PUBLIC ISLAMIC BANK BERHAD**  
**(14328-V)**  
**(Incorporated in Malaysia)**

**A28. Profit Rate Risk (continued)**

	Non trading book										Effective profit rate %	
	Up to 1 month RM'000	> 1 - 3 months RM'000	> 3 - 12 months RM'000	> 1 - 2 years RM'000	> 2 - 3 years RM'000	> 3 - 4 years RM'000	> 4 - 5 years RM'000	over 5 years RM'000	Non-profit sensitive RM'000	Trading book RM'000		Total RM'000
<b>As at 31 December 2008</b>												
<b>ASSETS</b>												
Cash and short-term funds	3,308,820	-	-	-	-	-	-	-	14,760	-	3,323,580	3.21
Securities held-for-trading	-	-	-	-	-	-	-	-	-	382,296	382,296	3.47
Securities available-for-sale	-	-	-	-	-	-	-	-	400,454	-	400,454	-
Financing and advances												
- performing	986,503	357,101	1,585,981	1,839,616	1,579,331	1,364,283	1,097,610	3,489,627	-	-	12,300,052	5.77
- non-performing *	-	-	-	-	-	-	-	-	(72,634)	-	(72,634)	-
- Islamic house financing sold to Cagamas	(200,008)	(150,001)	-	-	-	-	-	-	-	-	(350,009)	3.74
Other non-profit sensitive balances	-	-	-	-	-	-	-	-	466,854	-	466,854	-
<b>TOTAL ASSETS</b>	<b>4,095,315</b>	<b>207,100</b>	<b>1,585,981</b>	<b>1,839,616</b>	<b>1,579,331</b>	<b>1,364,283</b>	<b>1,097,610</b>	<b>3,489,627</b>	<b>809,434</b>	<b>382,296</b>	<b>16,450,593</b>	
<b>LIABILITIES AND EQUITY</b>												
Deposits from customers	7,963,440	860,940	975,313	2,030,536	220,956	592	582	-	1,734,215	-	13,786,574	2.68
Deposits and placements of banks and other financial institutions	-	-	-	-	-	-	-	-	700,576	-	700,576	-
Other non-profit sensitive balances	-	-	-	-	-	-	-	-	979,011	-	979,011	-
<b>Total Liabilities</b>	<b>7,963,440</b>	<b>860,940</b>	<b>975,313</b>	<b>2,030,536</b>	<b>220,956</b>	<b>592</b>	<b>582</b>	<b>-</b>	<b>3,413,802</b>	<b>-</b>	<b>15,466,161</b>	
Equity attributable to equity holder of the Bank	-	-	-	-	-	-	-	-	984,432	-	984,432	
<b>Total Liabilities and Equity</b>	<b>7,963,440</b>	<b>860,940</b>	<b>975,313</b>	<b>2,030,536</b>	<b>220,956</b>	<b>592</b>	<b>582</b>	<b>-</b>	<b>4,398,234</b>	<b>-</b>	<b>16,450,593</b>	
On-balance sheet profit sensitivity gap	(3,868,125)	(653,840)	610,668	(190,920)	1,358,375	1,363,691	1,097,028	3,489,627	(3,588,800)	382,296	-	
Off-balance sheet profit sensitivity gap	-	-	-	-	-	-	-	-	-	-	-	
<b>Total profit sensitivity gap</b>	<b>(3,868,125)</b>	<b>(653,840)</b>	<b>610,668</b>	<b>(190,920)</b>	<b>1,358,375</b>	<b>1,363,691</b>	<b>1,097,028</b>	<b>3,489,627</b>	<b>(3,588,800)</b>	<b>382,296</b>	<b>-</b>	

\* This is arrived at after deducting the general allowance and specific allowance from the outstanding gross non-performing financing and advances.