

**CONDENSED CONSOLIDATED INCOME STATEMENT**

The figures have not been audited

	Individual Quarter		Cumulative Quarter	
	30.9.2006 RM'000	As restated 30.9.2005 RM'000	30.9.2006 RM'000	As restated 30.9.2005 RM'000
REVENUE	154,298	153,862	411,280	448,960
INTEREST INCOME	100,878	94,802	276,086	290,810
INTEREST EXPENSE	(65,833)	(62,635)	(182,585)	(204,890)
NET INTEREST INCOME	35,045	32,167	93,501	85,920
NET INCOME FROM ISLAMIC BANKING BUSINESS	7,621	8,317	19,708	23,626
OTHER OPERATING INCOME	84,872	51,061	161,814	138,695
	127,538	91,545	275,023	248,241
EXPENDITURE	(31,627)	(45,585)	(111,375)	(121,559)
ALLOWANCES FOR LOSSES ON LOANS, ADVANCES AND FINANCING	(38,981)	(990)	(49,641)	(10,828)
IMPAIRMENT LOSSES ON SECURITIES	(3,195)	(18,583)	(9,637)	(19,604)
PROFIT BEFORE SHARE OF RESULTS IN ASSOCIATES	53,735	26,387	104,370	96,250
SHARE OF RESULTS IN ASSOCIATES	352	2,255	4,957	8,930
<b>PROFIT BEFORE TAXATION</b>	<b>54,087</b>	<b>28,642</b>	<b>109,327</b>	<b>105,180</b>
TAXATION	(13,199)	(8,126)	(33,800)	(32,566)
<b>PROFIT FOR THE PERIOD</b>	<b>40,888</b>	<b>20,516</b>	<b>75,527</b>	<b>72,614</b>
ATTRIBUTABLE TO:				
EQUITY HOLDERS OF THE COMPANY	40,015	19,551	73,944	71,099
MINORITY INTEREST	873	965	1,583	1,515
<b>PROFIT FOR THE PERIOD</b>	<b>40,888</b>	<b>20,516</b>	<b>75,527</b>	<b>72,614</b>
<b>EARNINGS PER SHARE</b>				
- BASIC	4.18	2.05	7.73	7.46
- DILUTED	4.18	2.03	7.72	7.42

The Condensed Income Statement should be read in conjunction with the Annual Financial Report for the year ended 31 December 2005 and the accompanying explanatory notes attached in the interim financial statements.

**CONDENSED CONSOLIDATED BALANCE SHEET**

The figures have not been audited

**ASSETS**

Cash and Short-Term Funds	4,051,558
Deposits and Placements with Banks and Other Financial Institutions	808,600
Securities Held-For-Trading	787,164
Securities Available-For-Sale	3,158,820
Securities Held-To-Maturity	769
Other Assets	549,384
Loans, Advances and Financing	1,138,714
Investment in Associates	4,574
Investment Properties	66,503
Prepaid Lease Payments	19,408
Land Held For Property Development	92,121
Property, Plant and Equipment - Others	153,496
Property, Plant and Equipment - Serviced Residence Property	109,734
Deferred Tax Assets	18,651
Goodwill	125,432

**TOTAL ASSETS**

**11,084,928**

**LIABILITIES AND EQUITY**

**Liabilities**

Deposits from Customers	6,532,929
Deposits and Placements of Banks and Financial Institutions	1,134,497
Other Payables	165,776
Borrowings	1,262,097
Taxation	20,151
Employee Benefits	15,974
Redeemable Preference Shares	300
Deferred Tax Liabilities	6,563

**Total Liabilities**

**9,138,287**

**Equity**

Share Capital	956,692
Share Premium	363,867
Statutory Reserve	37,987
Capital Reserve	35,653
Exchange Fluctuation Reserve	(5,268)
Securities Available-For-Sale Reserve	(3,137)
Retained Profits	528,871

**Total equity attributable to shareholders of the Company**

**1,914,665**

**Minority Interest**

**31,976**

**Total Equity**

**1,946,641**

**TOTAL LIABILITIES AND EQUITY**

**11,084,928**

**CONTINGENCIES AND COMMITMENTS**

**1,497,866**

**NET ASSETS PER SHARE (RM)**

**2.03**

**AS RESTATED  
AUDITED  
31.12.2005  
RM'000**

1,892,123
680,629
4,432,167
2,838,631
769
502,803
1,119,411
75,879
68,291
20,030
92,616
158,132
111,266
20,210
(23,552)

**11,989,405**

8,277,191
361,509
161,312
1,356,575
36,851
16,222
300
6,563

**10,216,523**

956,374
363,867
37,987
35,653
(5,234)
4,906
347,172

**1,740,725**

**32,157**

**1,772,882**

**11,989,405**

**1,526,843**

**1.85**

The Condensed Balance Sheet should be read in conjunction with the Annual Financial Report for the year ended 31 December 2005 and the accompanying explanatory notes attached in the interim financial statements.

CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

The figures have not been audited

	Attributable to Equity Holders of the Parent							Minority Interest	Total Equity	
	Share Capital	Share Premium	Statutory Reserve	Non-Distributable		Exchange Fluctuation Reserve	Distributable Retained Profits			
				Securities Available-For-Sale Reserve	Capital Reserve					Total
-----RM'000-----										
At 1 January 2006:										-
- As previously stated	956,374	363,867	37,987	4,906	35,653	(5,234)	378,271	1,771,824	32,157	1,803,981
- Prior year adjustments in respect of:										
Adoption of FRS 117	-	-	-	-	-	-	(2,301)	(2,301)	-	(2,301)
Adoption of FRS 140	-	-	-	-	-	-	(28,798)	(28,798)	-	(28,798)
- As restated, before opening balance adjustments	956,374	363,867	37,987	4,906	35,653	(5,234)	347,172	1,740,725	32,157	1,772,882
- Opening balance adjustment in respect of FRS 3 adoption	-	-	-	-	-	-	148,984	148,984	-	148,984
- As restated, after opening balance adjustments	956,374	363,867	37,987	4,906	35,653	(5,234)	496,156	1,889,709	32,157	1,921,866
Net profit for the financial period	-	-	-	-	-	-	73,944	73,944	1,583	75,527
Additional issue fee	-	-	-	-	-	-	-	-	-	-
Dividend paid	-	-	-	-	-	-	-	-	-	-
Exercise of share options	318	-	-	-	-	-	-	318	-	318
Realised gain on disposal of securities available-for-sale	-	-	-	-	-	-	-	-	-	-
Unrealised loss on revaluation of securities available-for-sale	-	-	-	(8,043)	-	-	-	(8,043)	-	(8,043)
Deferred tax on revaluation of securities available-for-sale	-	-	-	-	-	-	-	-	-	-
Currency translation differences	-	-	-	-	-	(34)	-	(34)	-	(34)
Dividend 2005 relating to Minority Interest	-	-	-	-	-	-	-	-	(1,764)	(1,764)
Dividend paid	-	-	-	-	-	-	(41,329)	(41,329)	-	(41,329)
Adjustment in respect of Minority Interest's share of losses at subsidiary company	-	-	-	-	-	-	100	100	-	100
<b>At 30 September 2006</b>	<b>956,692</b>	<b>363,867</b>	<b>37,987</b>	<b>(3,137)</b>	<b>35,653</b>	<b>(5,268)</b>	<b>528,871</b>	<b>1,914,665</b>	<b>31,976</b>	<b>1,946,641</b>
At 1 January 2005										
As previously stated	947,552	363,871	26,499	20,430	35,355	(5,289)	389,006	1,777,424	39,260	1,816,684
- Prior year adjustments										
- Effects from adoption of FRS 117	-	-	-	-	-	-	(2,086)	(2,086)	-	(2,086)
- Effects from adoption of FRS 140	-	-	-	-	-	-	(26,377)	(26,377)	-	(26,377)
At 1 January 2005, as restated	947,552	363,871	26,499	20,430	35,355	(5,289)	360,543	1,748,961	39,260	1,788,221
Net profit for the financial period	-	-	-	-	-	-	71,099	71,099	1,515	72,614
Dividend paid	-	-	-	-	-	-	(41,260)	(41,260)	-	(41,260)
Exercise of share options	8,642	-	-	-	-	-	-	8,642	-	8,642
Unrealised net loss on revaluation of securities available-for-sale	-	-	-	(15,632)	-	-	-	(15,632)	-	(15,632)
Currency translation differences	-	-	-	-	-	68	-	68	-	68
Transfers within reserves	-	-	6,305	-	-	-	(6,305)	-	-	-
At 30 September 2005	956,194	363,871	32,804	4,798	35,355	(5,221)	384,077	1,771,878	40,775	1,812,653

The Condensed Statement of Changes in Equity should be read in conjunction with the Annual Financial Report for the year ended 31 December 2005 and the accompanying explanatory notes attached in the interim financial statements.

**CONDENSED CONSOLIDATED CASH FLOW STATEMENT**

The figures have not been audited

	<b>30.9.2006 RM'000</b>	As restated 30.9.2005 RM'000
<b>Profit before taxation</b>	<b>109,327</b>	105,180
Adjustments for non-cash items	<b>(42,748)</b>	(7,660)
Operating profit before changes in working capital	<b>66,579</b>	<b>97,520</b>
Changes in working capital		
Net changes in operating assets	<b>3,357,539</b>	(1,748,090)
Net changes in operating liabilities	<b>(1,055,052)</b>	427,890
Tax expense paid	<b>(1,764)</b>	-
Dividend paid to minority shareholders	<b>(48,941)</b>	(52,757)
Retirement benefits paid	<b>(1,306)</b>	-
Movements on exchange fluctuations	<b>(34)</b>	68
<b>Net cash generated from / (used in) operating activities</b>	<b>2,317,021</b>	<b>(1,275,369)</b>
<b>Net cash generated from / (used in) investing activities</b>	<b>11,396</b>	(10,748)
<b>Net cash used in financing activities</b>	<b>(41,011)</b>	(32,618)
Net increase/(decrease) in cash and cash equivalents	<b>2,287,406</b>	<b>(1,318,735)</b>
Cash and cash equivalents at beginning of the period	<b>2,571,958</b>	<b>5,350,024</b>
<b>Cash and cash equivalents at end of the period</b>	<b>4,859,364</b>	<b>4,031,289</b>

The Condensed Cash Flow Statement should be read in conjunction with the Annual Financial Report for the year ended 31 December 2005 and the accompanying explanatory notes attached in the interim financial statements.