



CONDENSED CONSOLIDATED INCOME STATEMENT

The figures have not been audited

	Individual Quarter		Cumulative Quarter	
	31.12.2006 RM'000	As restated 31.12.2005 RM'000	31.12.2006 RM'000	As restated 31.12.2005 RM'000
REVENUE	146,357	129,975	557,637	578,935
INTEREST INCOME	96,023	98,382	372,109	389,192
INTEREST EXPENSE	(65,177)	(62,088)	(247,762)	(266,978)
NET INTEREST INCOME	30,846	36,294	124,347	122,214
NET INCOME FROM ISLAMIC BANKING BUSINESS	6,260	(5,619)	25,968	18,007
OTHER OPERATING INCOME	91,618	14,751	253,432	153,446
	128,724	45,426	403,747	293,667
EXPENDITURE	(43,059)	(47,108)	(154,434)	(168,667)
ALLOWANCES FOR LOSSES ON LOANS, ADVANCES AND FINANCING	(29,774)	(33,896)	(79,415)	(44,724)
IMPAIRMENT LOSSES / (WRITEBACK) ON SECURITIES	(43,164)	37,044	(52,801)	17,440
PROFIT BEFORE SHARE OF RESULTS IN ASSOCIATES	12,727	1,466	117,097	97,716
SHARE OF RESULTS IN ASSOCIATES	3,104	5,868	8,061	14,798
PROFIT BEFORE TAXATION	15,831	7,334	125,158	112,514
TAXATION	33,749	(15,816)	(51)	(48,382)
PROFIT / (LOSS) FOR THE PERIOD	49,580	(8,482)	125,107	64,132
ATTRIBUTABLE TO:				
EQUITY HOLDERS OF THE COMPANY	48,911	(10,049)	122,855	61,050
MINORITY INTEREST	669	1,567	2,252	3,082
PROFIT / (LOSS) FOR THE PERIOD	49,580	(8,482)	125,107	64,132
EARNINGS PER SHARE				
- BASIC	5.11	(1.05)	12.84	6.39
- DILUTED	5.11	(1.04)	12.83	6.36

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

	UNAUDITED 31.12.2006 RM'000	AS RESTATED AUDITED 31.12.2005 RM'000
ASSETS		
Cash and Short-Term Funds	4,839,029	1,892,123
Deposits and Placements with Banks and Other Financial Institutions	961,871	680,629
Asset Held For Sale	17,883	-
Securities Held-For-Trading	31,272	4,432,167
Securities Available-For-Sale	2,749,773	2,838,631
Securities Held-To-Maturity	795,560	769
Other Assets	450,897	502,806
Loans, Advances and Financing	1,163,597	1,119,411
Investment in Associates	5,945	75,879
Investment Properties	64,313	68,292
Prepaid Lease Payments	18,991	20,029
Land Held For Property Development	90,466	92,616
Property, Plant and Equipment - Others	135,825	158,129
Property, Plant and Equipment - Serviced Residence Property	110,303	111,266
Deferred Tax Assets	35,027	22,661
Goodwill	155,432	(23,552)
TOTAL ASSETS	11,626,184	11,991,856
LIABILITIES AND EQUITY		
Liabilities		
Deposits from Customers	2,691,020	8,277,191
Deposits and Placements of Banks and Financial Institutions	5,454,780	361,509
Other Payables	181,166	161,312
Borrowings	1,257,600	1,356,575
Taxation	35,580	36,851
Employee Benefits	15,864	16,222
Redeemable Preference Shares	300	300
Deferred Tax Liabilities	1,023	1,006
Total Liabilities	9,637,333	10,210,966
Equity		
Share Capital	956,700	956,374
Share Premium	363,867	363,867
Statutory Reserve	42,605	37,987
Capital Reserve	36,259	35,653
Exchange Fluctuation Reserve	(5,248)	(5,234)
Securities Available-For-Sale Reserve	10,635	4,906
Retained Profits	559,801	355,180
Total equity attributable to shareholders of the Company	1,964,619	1,748,733
Minority Interest	24,232	32,157
Total Equity	1,988,851	1,780,890
TOTAL LIABILITIES AND EQUITY	11,626,184	11,991,856
CONTINGENCIES AND COMMITMENTS	1,243,017	1,526,843
NET ASSETS PER SHARE (RM)	2.08	1.86

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					
-----RM'000-----										
At 1 January 2006, as restated before opening balance adjustment	956,374	363,867	37,987	4,906	35,653	(5,234)	355,180	1,748,733	32,157	1,780,890
- 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)	504,164	1,897,717	32,157	1,929,874
Net profit for the financial period	-	-	-	-	-	-	122,855	122,855	2,252	125,107
Exercise of share options	326	-	-	-	-	-	-	326	-	326
Realised gain on disposal of securities available-for-sale	-	-	-	(4,625)	-	-	-	(4,625)	-	(4,625)
Unrealised loss on revaluation of securities available-for-sale	-	-	-	11,134	-	-	-	11,134	-	11,134
Deferred tax on revaluation of securities available-for-sale	-	-	-	(780)	-	-	-	(780)	-	(780)
Currency translation differences	-	-	-	-	-	(14)	-	(14)	-	(14)
Dividend 2005 relating to Minority Interest	-	-	-	-	-	-	-	-	(1,764)	(1,764)
Dividend paid	-	-	-	-	-	-	(61,994)	(61,994)	-	(61,994)
Transfer within reserves	-	-	4,618	-	606	-	(5,224)	-	-	-
Acquisition of Minority Interest	-	-	-	-	-	-	-	-	(8,413)	(8,413)
At 31 December 2006	956,700	363,867	42,605	10,635	36,259	(5,248)	559,801	1,964,619	24,232	1,988,851
At 1 January 2005	947,552	363,871	26,499	20,430	35,355	(5,289)	389,006	1,777,424	39,260	1,816,684
As previously stated	-	-	-	-	-	-	(2,086)	(2,086)	-	(2,086)
Prior year adjustments	-	-	-	-	-	-	(26,377)	(26,377)	-	(26,377)
- Effects from adoption of FRS 117	-	-	-	-	-	-	7,287	7,287	-	7,287
- Effects from adoption of FRS 140	-	-	-	-	-	-	-	-	-	-
Adjustment to deferred tax	-	-	-	-	-	-	-	-	-	-
At 1 January 2005, as restated	947,552	363,871	26,499	20,430	35,355	(5,289)	367,830	1,756,248	39,260	1,795,508
Net profit for the financial period	-	-	-	-	-	-	61,050	61,050	3,082	64,132
Additional issue fee	-	(4)	-	-	-	-	-	(4)	-	(4)
Dividend paid	-	-	-	-	-	-	(61,914)	(61,914)	(1,764)	(63,678)
Exercise of share options	8,822	-	-	-	-	-	-	8,822	-	8,822
Realised gain on disposal of securities available-for-sale	-	-	-	(6,956)	-	-	-	(6,956)	-	(6,956)
Unrealised net loss on revaluation of securities available-for-sale	-	-	-	(14,906)	-	-	-	(14,906)	-	(14,906)
Deferred tax on revaluation of securities available-for-sale	-	-	-	6,338	-	-	-	6,338	-	6,338
Currency translation differences	-	-	-	-	-	55	-	55	-	55
Transfers within reserves	-	-	11,488	-	298	-	(11,786)	-	-	-
Acquisition of Minority Interest	-	-	-	-	-	-	-	-	(8,421)	(8,421)
At 31 December 2005	956,374	363,867	37,987	4,906	35,653	(5,234)	355,180	1,748,733	32,157	1,780,890

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

	31.12.2006 RM'000	As restated 31.12.2005 RM'000
Profit before taxation	125,158	112,514
Adjustments for non-cash items	75,883	62,127
Operating profit before changes in working capital	201,041	174,641
Changes in working capital		
Net changes in operating assets	(100,470)	(32,320)
Net changes in operating liabilities	(563,608)	(2,230,612)
Tax expense paid	(14,451)	(41,630)
Dividend paid	(61,994)	(61,914)
Retirement benefits paid	(1,734)	(877)
Movements on exchange fluctuations	(14)	55
Net cash used in operating activities	(541,230)	(2,192,657)
Net cash generated from / (used in) investing activities	3,771,460	(592,463)
Net cash (used in) / generated from financing activities	(1,438)	7,054
Net increase/(decrease) in cash and cash equivalents	3,228,792	(2,778,066)
Cash and cash equivalents at beginning of the period	2,571,958	5,350,024
Cash and cash equivalents at end of the period	5,800,750	2,571,958

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.