

**BANK MUAMALAT MALAYSIA BERHAD**

Company No. 6175-W  
(Incorporated in Malaysia)

**FINANCIAL STATEMENTS FOR THE TWELVE MONTHS PERIOD ENDED  
31 DECEMBER 2009**

Note: The Bank has changed its financial year end from 31 December 2009 to 31 March 2010, in order to coincide with the financial year end of its holding company (DRB-HICOM Berhad).

Company No. 6175-W

**BANK MUAMALAT MALAYSIA BERHAD**  
(Incorporated in Malaysia)

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**BANK MUAMALAT MALAYSIA BERHAD**  
(Incorporated in Malaysia)

**BALANCE SHEETS**  
**AS AT 31 DECEMBER 2009 (14 MUHARRAM 1431)**

	Note	Group		Bank	
		December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
<b>ASSETS</b>					
Cash and short-term funds		4,791,443	5,067,282	4,791,443	5,067,282
Securities:					
Held-to-maturity	(d) i	28,224	30,891	28,224	30,891
Available-for-sale	(d) ii	4,215,154	2,871,016	4,215,154	2,871,016
Financing of customers	(e)	6,569,444	6,027,516	6,578,161	6,042,668
Statutory deposits with Bank					
Negara Malaysia		85,121	251,771	85,121	251,771
Other assets		101,081	70,502	93,403	64,797
Investment in subsidiaries		(0)	-	7,775	7,675
Deferred tax assets (net)		44,148	35,580	44,148	35,580
Property, plant and equipment		71,261	43,822	71,208	43,724
Prepaid land and lease payment		261	265	261	265
<b>Total assets</b>		<b>15,906,137</b>	<b>14,398,645</b>	<b>15,914,898</b>	<b>14,415,669</b>
<b>LIABILITIES</b>					
Deposits from customers	(f)	13,739,895	12,447,970	13,748,195	12,464,698
Deposits and placements of banks and other financial institutions	(g)	84,891	250,425	84,891	250,425
Bills and acceptances payable		402,782	651,916	402,782	651,916
Other liabilities		116,132	95,883	116,033	95,775
Provision for zakat and taxation		215	215	215	215
Subordinated bonds	(h)	250,000	250,000	250,000	250,000
<b>Total liabilities</b>		<b>14,593,915</b>	<b>13,696,409</b>	<b>14,602,116</b>	<b>13,713,029</b>
<b>SHAREHOLDERS' EQUITY</b>					
Share capital		1,000,000	500,000	1,000,000	500,000
Reserves		312,222	202,236	312,782	202,640
<b>Total shareholders' equity</b>		<b>1,312,222</b>	<b>702,236</b>	<b>1,312,782</b>	<b>702,640</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>15,906,137</b>	<b>14,398,645</b>	<b>15,914,898</b>	<b>14,415,669</b>

**BANK MUAMALAT MALAYSIA BERHAD**  
(Incorporated in Malaysia)

**BALANCE SHEETS**  
**AS AT 31 DECEMBER 2009 (14 MUHARRAM 1431)(CONTD.)**

	Note	Group		Bank	
		December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
<b>COMMITMENTS AND CONTINGENCIES</b>	(n)	<b>5,590,748</b>	6,132,497	<b>5,590,748</b>	6,132,497
<b>CAPITAL ADEQUACY *</b>					
Core capital ratio		<b>13.2%</b>	8.8%	<b>13.3%</b>	8.8%
Risk-weighted capital ratio		<b>17.0%</b>	12.9%	<b>17.0%</b>	12.8%

\* The capital adequacy ratios are computed after taking into account the credit and market risks.

The accompanying notes form an integral part of the financial statements.

**BANK MUAMALAT MALAYSIA BERHAD**  
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**INCOME STATEMENTS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2009 (14 MUHARRAM 1431)**

	Note	3 months ended		12 months ended	
		December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
<b>Group</b>					
Income derived from investment of depositors' funds and others	(i)	<b>176,467</b>	183,617	<b>686,818</b>	718,333
Income derived from investment of shareholders' funds	(j)	<b>13,778</b>	29,188	<b>62,948</b>	72,338
Allowance for losses on financing	(k)	<b>(38,727)</b>	(34,099)	<b>(165,460)</b>	(166,137)
Writeback for provision for commitments and contingencies		-	1,000	<b>82</b>	1,000
Impairment recovered/(loss)	(l)	<b>3,636</b>	(21,739)	<b>(11,284)</b>	(21,739)
Marked to market gain/(loss) from derivatives		-	1,184	<b>(4,527)</b>	1,977
Other expenses directly attributable to the investment of the depositors and shareholders' funds		<b>(2,006)</b>	(8,957)	<b>(19,917)</b>	(22,703)
<b>Total distributable income</b>		<b>153,148</b>	150,194	<b>548,660</b>	583,069
Income attributable to depositors	(m)	<b>(56,177)</b>	(82,863)	<b>(211,390)</b>	(318,851)
<b>Total net income</b>		<b>96,971</b>	67,331	<b>337,270</b>	264,218
Personnel expenses		<b>(27,269)</b>	(22,774)	<b>(106,128)</b>	(100,266)
Other overheads and expenditures		<b>(25,881)</b>	(31,792)	<b>(97,073)</b>	(104,259)
Finance cost		<b>(3,906)</b>	(3,906)	<b>(15,625)</b>	(15,625)
<b>Profit before zakat and taxation</b>		<b>39,915</b>	8,859	<b>118,444</b>	44,068
Zakat			(215)		(215)
Taxation		<b>(14,175)</b>	816	<b>(36,171)</b>	(11,902)
<b>Net profit for the financial period</b>		<b>25,740</b>	9,460	<b>82,273</b>	31,951
<b>Earnings per share (sen):</b>					
Basic	(o)	<b>2.6</b>	4.9	<b>8.2</b>	8.0
Diluted		<b>2.6</b>	2.4	<b>8.2</b>	6.4

**BANK MUAMALAT MALAYSIA BERHAD**  
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**INCOME STATEMENTS**  
**FOR THE PERIOD ENDED 31 DECEMBER 2009 (14 MUHARRAM 1431)**

	Note	3 months ended		12 months ended	
		December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
<b>Bank</b>					
Income derived from investment of depositors' funds and others	(i)	179,551	184,462	686,818	719,178
Income derived from investment of shareholders' funds	(j)	-	28,694	61,724	71,150
Allowance for losses on financing	(k)	(38,637)	(34,330)	(165,342)	(166,368)
Writeback for provision for commitments and contingencies		-	1,000	82	1,000
Impairment recovered/(loss)	(l)	3,636	(23,568)	(11,284)	(23,568)
Marked to market gain/(loss) from derivatives		-	1,184	(4,527)	1,977
Other expenses directly attributable to the investment of the depositors and shareholders' funds		(1,772)	(8,957)	(19,385)	(22,703)
<b>Total distributable income</b>		<b>156,379</b>	<b>148,485</b>	<b>548,086</b>	<b>580,666</b>
Income attributable to depositors	(m)	(56,083)	(82,905)	(211,390)	(319,023)
<b>Total net income</b>		<b>100,296</b>	<b>65,580</b>	<b>336,696</b>	<b>261,643</b>
Personnel expenses		(27,168)	(22,685)	(105,839)	(99,831)
Other overheads and expenditures		(25,778)	(31,722)	(96,643)	(103,802)
Finance cost		(3,906)	(4,555)	(15,625)	(15,625)
<b>Profit before zakat and taxation</b>		<b>43,444</b>	<b>6,618</b>	<b>118,589</b>	<b>42,385</b>
Zakat			(215)		(215)
Taxation		(14,174)	843	(36,093)	(11,875)
<b>Net profit for the financial period</b>		<b>29,270</b>	<b>7,246</b>	<b>82,497</b>	<b>30,295</b>

The accompanying notes form an integral part of the financial statements.

**BANK MUAMALAT MALAYSIA BERHAD**  
(Incorporated in Malaysia)

**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE PERIOD ENDED 31 DECEMBER 2009 (14 MUHARRAM 1431)**

	<=====Attributable to Equity Holders of the Parent=====>					
	<=====Share Capital=====>		<=====Non-distributable=====>			
<u>Group</u>	Share capital RM'000	Musharakah irredeemable non- cumulative convertible preference shares RM'000	Statutory reserve* RM'000	Net unrealised gains on available- for-sale securities RM'000	Distributable Retained profits RM'000	Total Equity RM'000
<b>At 1 January 2009</b>	397,275	102,725	156,688	(71,564)	117,112	702,236
Net gains and losses not recognised in the income statement	-	-	-	27,713	-	27,713
Deferred tax						
Net profit for the period	-	-	-	-	82,273	82,273
Transfer to statutory reserve	-	-	41,136	-	(41,136)	-
Issued during the period	500,000		-	-	-	500,000
Converted to ordinary shares during the year	102,725	(102,725)	-	-	-	-
<b>At 31 December 2009</b>	<b>1,000,000</b>	<b>-</b>	<b>197,824</b>	<b>(43,851)</b>	<b>158,249</b>	<b>1,312,222</b>

**BANK MUAMALAT MALAYSIA BERHAD**  
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**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE PERIOD ENDED 31 DECEMBER 2009 (14 MUHARRAM 1431) (CONTD.)**

	<=====Attributable to Equity Holders of the Parent=====>					
	<=====Share Capital=====>		<=====Non-distributable=====>			
<u>Group (Contd.)</u>	Share capital RM'000	Musharakah irredeemable non- cumulative convertible preference shares RM'000	Statutory reserve* RM'000	Net unrealised gains/ (losses) on available- for-sale securities RM'000	Distributable Retained profits RM'000	Total Equity RM'000
At 1 January 2008	250,000	250,000	140,713	(4,518)	101,136	737,331
Net gains and losses not recognised in the income statement	-	-	-	(67,046)	-	(67,046)
Net profit for the period	-	-	-	-	31,951	31,951
Transfer to statutory reserve	-	-	15,975	-	(15,975)	-
Converted to ordinary shares during the year	147,275	(147,275)	-	-	-	-
At 31 December 2008	<u>397,275</u>	<u>102,725</u>	<u>156,688</u>	<u>(71,564)</u>	<u>117,112</u>	<u>702,236</u>

\* The statutory reserve is maintained in compliance with Section 15 of the Islamic Banking Act 1983 and is not distributable as dividends.



**BANK MUAMALAT MALAYSIA BERHAD**

(Incorporated in Malaysia)

**STATEMENT OF CHANGES IN EQUITY  
FOR THE PERIOD ENDED 31 DECEMBER 2009 (14 MUHARRAM 1431) (CONTD.)**

	<=====Share Capital=====>		<=====Non-distributable=====>			Total RM'000
	Share capital RM'000	Musharakah irredeemable non- cumulative convertible preference shares RM'000	Statutory reserve * RM'000	Net unrealised gains/ (losses) on available- for-sale securities RM'000	Distributable Retained profits RM'000	
<b>Bank</b>						
<b>At 1 January 2009</b>	<b>397,275</b>	<b>102,725</b>	<b>155,833</b>	<b>(71,640)</b>	<b>118,447</b>	<b>702,640</b>
Net gains and losses not recognised in the income statement	-	-	-	27,645	-	27,645
Net profit for the period	-	-	-	-	82,497	82,497
Transfer to statutory reserve	-	-	41,249	-	(41,249)	-
Issued during the period	500,000	-	-	-	-	500,000
Converted to ordinary shares during the year	102,725	(102,725)	-	-	-	-
<b>At 31 December 2009</b>	<b>1,000,000</b>	<b>-</b>	<b>197,082</b>	<b>(43,995)</b>	<b>159,695</b>	<b>1,312,782</b>
At 1 January 2008	250,000	250,000	140,684	(4,626)	103,301	739,359
Net gains and losses not recognised in the income statement	-	-	-	(67,014)	-	(67,014)
Net profit for the period	-	-	-	-	30,295	30,295
Transfer to statutory reserve	-	-	15,149	-	(15,149)	-
Dividend paid	147,275	(147,275)	-	-	-	-
At 31 December 2008	397,275	102,725	155,833	(71,640)	118,447	702,640

\* The statutory reserve is maintained in compliance with Section 15 of the Islamic Banking Act 1983 and is not distributable as dividends.

**BANK MUAMALAT MALAYSIA BERHAD**

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**CASH FLOW STATEMENTS****FOR THE PERIOD ENDED 31 DECEMBER 2009 (14 MUHARRAM 1431)**

	Group		Bank	
	December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
<b>Cash flows from operating activities</b>				
Profit before taxation	<b>118,444</b>	44,068	<b>118,589</b>	42,385
Adjustment for				
Amortisation of Prepaid land and lease payment	<b>4</b>	4	<b>4</b>	4
Depreciation of Property, Plant and Equipment	<b>11,583</b>	12,413	<b>11,538</b>	12,378
(Gain) disposal of Property, Plant and Equipment	<b>(21)</b>	4	<b>(21)</b>	4
Property, plant and equipment written off	-	-	-	-
Unrealised gain on held for trading securities	-	-	-	-
Islamic profit rate swap				
-Islamic Cross currency swap	<b>(4,527)</b>	(1,977)	<b>(4,527)</b>	(1,977)
Amortisation of premium less accretion of discount	<b>(11,880)</b>	(12,253)	<b>(11,880)</b>	(12,253)
Net gain from sale of Available- for-sale securities	<b>(13,142)</b>	(1,992)	<b>(13,142)</b>	(1,992)
Net gain from sale of Held-for-trading securities	<b>(2,969)</b>	(1,546)	<b>(2,969)</b>	(1,546)
Net gain from foreign exchange transaction	<b>(12,486)</b>	(14,015)	<b>(12,486)</b>	(14,015)
Impairment Loss	<b>11,284</b>	21,739	<b>11,284</b>	23,568
Loss on allowance for losses on financing	<b>165,460</b>	166,069	<b>165,342</b>	166,368
Writeback provision for commitment and contingencies	<b>(82)</b>	(1,000)	<b>(82)</b>	(1,000)
Dividend income	<b>(5,141)</b>	(2,702)	<b>(5,141)</b>	(2,702)
Operating profit before working capital changes	<b>256,527</b>	<b>208,812</b>	<b>256,510</b>	<b>209,222</b>

**BANK MUAMALAT MALAYSIA BERHAD**

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**CASH FLOW STATEMENTS****FOR THE PERIOD ENDED 31 DECEMBER 2009 (14 MUHARRAM 1431)**

	Group		Bank	
	December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
<b>Decrease in Operating</b>				
Assets:				
Financing of customers	<b>(707,187)</b>	(603,467)	<b>(700,753)</b>	(624,911)
Statutory deposits with Bank				
Negara Malaysia	<b>166,650</b>	36,700	<b>166,650</b>	36,700
Other Assets	<b>(34,305)</b>	(4,363)	<b>(36,058)</b>	1,342
Increase/ (decrease) in Operating				
Liabilities:				
Deposits from customers	<b>1,126,391</b>	290,134	<b>1,117,963</b>	306,862
Bill and acceptance				
payable	<b>(249,134)</b>	307,976	<b>(249,134)</b>	307,976
Other Liabilities	<b>(7,606)</b>	21,233	<b>(3,830)</b>	20,125
Cash (used in)/generated	<b>551,336</b>	257,025	<b>551,348</b>	257,316
from operation				
Zakat paid	-	(430)	-	(430)
Tax paid	<b>(14,700)</b>	(14,274)	<b>(14,700)</b>	(14,274)
Net cash generated from	<b>536,636</b>	242,321	<b>536,648</b>	242,612
operating activities				

**BANK MUAMALAT MALAYSIA BERHAD**

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**CASH FLOW STATEMENTS****FOR THE PERIOD ENDED 31 DECEMBER 2009 (14 MUHARRAM 1431)**

	Group		Bank	
	December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
Cash flows from investing activities				
Proceed/(Purchase) of securities, net	<b>(1,278,616)</b>	367,752	<b>(1,278,527)</b>	367,752
Proceed from disposal of Property, Plant and Equipment	<b>176</b>	3	<b>176</b>	3
Purchase of Property, Plant and Equipment	<b>(39,177)</b>	(11,711)	<b>(39,177)</b>	(11,682)
Issuance of Subsidiary company	-	-	<b>(100)</b>	-
Dividend income	<b>5,141</b>	2,702	<b>5,141</b>	2,702
Net cash used in investing activities	<b>(1,312,476)</b>	358,746	<b>(1,312,487)</b>	358,775
Cash flows from financing activities				
Proceeds from issuance of ordinary share	<b>500,000</b>	-	<b>500,000</b>	-
Net cash used in financing activities	<b>500,000</b>	-	<b>500,000</b>	-
Net increase/(decrease) in cash and cash equivalents	<b>(275,839)</b>	601,067	<b>(275,839)</b>	601,387
Cash and cash equivalents at beginning of year	<b>5,067,282</b>	4,466,215	<b>5,067,282</b>	4,465,895
Cash and cash equivalents at end of year	<b>4,791,443</b>	5,067,282	<b>4,791,443</b>	5,067,282
Cash and cash equivalents consist of:				
Cash and short term funds	<b>4,791,443</b>	5,067,282	<b>4,791,443</b>	5,067,282

The accompanying notes form an integral part of the financial statements.

**BANK MUAMALAT MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS - 31 DECEMBER 2009**  
**14 MUHARRAM 1431**

**(a) BASIS OF PREPARATION**

The interim financial statements have been prepared under the historical cost convention except for available-for-sale securities that are stated at fair value. The interim financial statements are unaudited and have been prepared in accordance with the requirements of FRS 134: Interim Financial Reporting modified by the Guidelines on Financial Reporting for Licensed Islamic Bank (GP8-i) of Bank Negara Malaysia.

The interim financial statements should be read in conjunction with the audited financial statements for the year ended 31 December 2008. These 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 Group since the year ended 31 December 2008.

**(b) PERFORMANCE REVIEW**

The Group registered a profit before tax of RM118.4 million for the twelve months period ended 31 December 2009, higher by 168.5% in contrast to the profit recorded in the prior corresponding period in 2008 amounting to RM44.1 million. The increase in profit was due to the significant improvements in allowance for losses on financing and income attributable to depositors.

Total assets of the Group grew in the twelve months period to RM15.9 billion as compared to RM14.4 billion last year. The change was reflected by the significant increase in the average amount of securities held as at December 2009 of 4.2 billion compared to 2.9 billion in December 2008 as well as net financing from customers which has slightly expanded to reach RM6.6 billion. Meanwhile, the deposit from customers has increased by RM1.3 billion to RM13.7 billion in contrast to RM12.4 billion ended as at December 2008.

**(c) AUDITOR'S REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENT**

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

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(d) SECURITIES**

	<b>Group and Bank</b>	
	<b>December 2009</b>	<b>December 2008</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>(i) Held-to-maturity</b>		
<b>At amortised cost</b>		
Corporate bonds	30,285	32,952
Accumulated impairment loss	(2,061)	(2,061)
Total held-to-maturity securities	28,224	30,891
<b>(ii) Available-for-sale</b>		
<b>At fair value</b>		
Quoted securities:		
Malaysian government investment certificate	1,177,658	520,096
Cagamas bonds	120,951	35,407
Khazanah bonds	24,903	179,220
Islamic private debt securities	2,670,070	1,936,981
Sukuk	217,467	189,215
Negotiable instrument of deposit certificates	-	5,992
	4,211,049	2,866,911
Unquoted securities:		
Shares	4,105	4,105
Total available-for-sale securities	4,215,154	2,871,016

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(e) FINANCING OF CUSTOMERS****(i) By type**

	Group		Bank	
	December	December	December	December
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
Cash line	440,782	485,585	440,782	485,585
Term financing:				
Home financing	4,014,852	3,949,605	4,014,852	3,949,605
Syndicated financing	181,453	202,796	181,453	202,796
Hire purchase receivables	1,622,917	1,575,765	1,622,917	1,575,765
Leasing receivables	205,143	144,320	205,143	144,320
Other term financing	2,930,376	2,281,061	2,939,203	2,296,444
Trust receipts	128,960	170,376	128,960	170,376
Claims on customers under acceptance credits	919,754	860,165	919,754	860,165
Staff financing	91,429	99,337	91,430	99,337
Revolving credit	506,711	470,177	506,712	470,177
	<b>11,042,377</b>	10,239,187	<b>11,051,206</b>	10,254,570
Less : Unearned income	<b>(3,676,670)</b>	(3,447,639)	<b>(3,676,670)</b>	(3,447,639)
	<b>7,365,707</b>	6,791,548	<b>7,374,536</b>	6,806,931
Less : Financing sold to Cagamas	<b>(385,060)</b>	(363,801)	<b>(385,060)</b>	(363,801)
	<b>6,980,647</b>	6,427,747	<b>6,989,476</b>	6,443,130
Less : Allowance for bad and doubtful financing:				
General	(142,475)	(97,330)	(142,587)	(97,561)
Specific	(268,728)	(302,901)	(268,728)	(302,901)
Total net financing, advances and other loans	<b>6,569,444</b>	6,027,516	<b>6,578,161</b>	6,042,668

**(ii) By contract**

Bai' Bithaman Ajil (deferred payment sale)	1,999,876	2,073,124	1,999,876	2,073,124
Ijarah (lease)	123,959	85,068	123,959	85,068
Ijarah Thumma Al-Bai (lease ended with ownership)	1,381,918	1,324,933	1,381,918	1,324,933
Inah (purchase of debt)	685,460	746,957	685,460	746,957
Tawarruq (commodity murabahah)	763,956	339,579	763,956	339,579
Bai Al-Dayn (purchase of debt)	1,039,107	849,766	1,039,107	849,766
Murabahah (cost-plus)	546,189	599,383	546,189	599,383
Musharakah (profit sharing)	7,212	-	7,449	-
Istisna' (sale order)	412,910	396,829	412,910	396,829
Qard Hasan (benevolent loan)	5,153	7,608	5,153	27,491
Shirkah Mutanaqisah (diminishing partnership)	14,907	4,500	23,499	-
	<b>6,980,647</b>	6,427,747	<b>6,989,476</b>	6,443,130

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(e) FINANCING OF CUSTOMERS (CONTD.)****(iii) By type of customer**

	Group		Bank	
	December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
Domestic non-banking institutions	36,120	39,410	36,120	39,410
Domestic business enterprises:				
Small business enterprises	1,159,754	1,046,871	1,159,754	1,046,871
Others	2,025,277	1,983,113	2,025,515	1,993,996
Government and statutory bodies	90,021	76,750	98,612	81,250
Individuals	3,634,431	3,156,955	3,634,431	3,156,955
Other domestic entities	16,911	6,858	16,911	6,858
Foreign entities	18,133	117,790	18,133	117,790
	<b>6,980,647</b>	<b>6,427,747</b>	<b>6,989,476</b>	<b>6,443,130</b>

**(iv) By profit rate sensitivity**

Fixed rate:				
Home financing	616,601	775,007	616,601	775,007
Hire purchase receivables	1,351,680	1,306,552	1,351,680	1,306,552
Others	3,979,708	3,044,317	3,988,537	3,064,200
Variable rate:				
Home financing	791,025	665,616	791,025	665,616
Others	241,633	636,255	241,633	631,755
	<b>6,980,647</b>	<b>6,427,747</b>	<b>6,989,476</b>	<b>6,443,130</b>

**(v) By sector**

Agriculture	145,588	80,298	145,588	80,298
Mining & Quarrying	3,786	176	3,786	176
Manufacturing	789,867	854,314	789,867	854,314
Electricity, gas and water	61,333	48,621	61,333	48,621
Construction	962,883	1,014,003	962,883	1,014,003
Purchase of landed property:				
Residential	1,414,800	1,440,624	1,414,800	1,440,624
Non-residential	280,546	296,159	280,546	296,159
Real estate	14,126		14,126	
Wholesale' retail and restaurant	422,653	367,155	422,653	382,300
Transport, storage and communication	163,721	147,182	165,339	147,420
Finance, insurance and business services	213,081	191,974	213,081	191,974
Purchase of securities	129	1,427	129	1,427
Purchase of transport vehicles	1,351,680	1,306,613	1,351,680	1,306,613
Consumption credit	861,416	486,493	861,416	486,493
Community, social and personal services	295,038	192,708	302,249	192,708
	<b>6,980,647</b>	<b>6,427,747</b>	<b>6,989,476</b>	<b>6,443,130</b>



**BANK MUAMALAT MALAYSIA BERHAD**  
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**(e) NON-PERFORMING FINANCING**

	Group and Bank	
	December 2009 RM'000	December 2008 RM'000
<b>(i) Movements in the non-performing financing, advances and other financing</b>		
As at 1 January	592,168	506,202
Classified as non-performing during the period/year	661,341	589,155
Reclassified as performing during the period/year	(482,758)	(329,006)
Recovered during the period/year	(111,527)	(121,574)
Written off during the period/year	(157,491)	(52,609)
As at 31 Dec/31 December	<u>501,733</u>	<u>592,168</u>
Less : Specific allowance	(268,728)	(302,901)
Net non-performing financing	<u>233,005</u>	<u>289,267</u>
Ratio of net non-performing financing to total net financing*	<u>3.3%</u>	<u>4.4%</u>

\* Total net financing was inclusive of amount sold to Cagamas

	Group		Bank	
	December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
<b>(ii) Movements in the allowance for bad and doubtful financing</b>				
<b>General allowance</b>				
As at 1 January	97,330	90,832	97,560	90,832
Allowance made during the period/year	45,145	6,498	45,027	6,729
As at 31 Dec/31 December	<u>142,475</u>	<u>97,330</u>	<u>142,587</u>	<u>97,561</u>
As % of total gross financing, advances and other loans less specific allowance	2.0%	1.5%	2.0%	1.5%
<b>Specific allowance</b>				
As at 1 January	302,901	194,506	302,901	194,506
Allowance made during the year	318,104	232,103	318,104	232,103
Amount recovered	(216,310)	(71,099)	(216,310)	(71,099)
Amount written off	(135,967)	(52,609)	(135,967)	(52,609)
As at 31 Dec/31 December	<u>268,728</u>	<u>302,901</u>	<u>268,728</u>	<u>302,901</u>

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(e) NON-PERFORMING FINANCING (CONTD.)****(iii) Non-performing financing by sector**

	Group and Bank	
	December 2009 RM'000	December 2008 RM'000
Agriculture	22	270
Manufacturing	85,994	103,170
Electricity, gas and water	-	41
Construction	116,031	107,913
Purchase of landed property:		-
Residential	174,375	223,355
Non-residential	20,804	34,762
Wholesale and retail and restaurant	23,285	16,196
Transport, storage and communication	1,660	1,401
Finance, insurance and business services	11,875	4,274
Purchase of securities	127	1,291
Purchase of transport vehicles	40,860	74,176
Consumption credit	25,555	24,426
Community, social and personal service	1,145	893
	<u>501,733</u>	<u>592,168</u>

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(f) DEPOSITS FROM CUSTOMERS****(i) By type of deposits**

	Group		Bank	
	December 2009	December 2008	December 2009	December 2008
	RM'000	RM'000	RM'000	RM'000
<b>Non-Mudharabah Fund</b>				
Demand deposits	3,330,261	3,158,782	3,338,561	3,169,010
Savings deposits	641,301	605,916	641,301	605,916
Negotiable Islamic debt certificate	853,210	1,091,790	853,210	1,091,790
Others	39,653	23,139	39,653	23,139
	<u>4,864,425</u>	<u>4,879,627</u>	<u>4,872,725</u>	<u>4,889,855</u>
<b>Mudharabah Fund</b>				
General investment deposits	7,766,727	6,837,915	7,766,727	6,844,415
Special general investment deposits	1,108,743	730,428	1,108,743	730,428
	<u>8,875,470</u>	<u>7,568,343</u>	<u>8,875,470</u>	<u>7,574,843</u>
	<u>13,739,895</u>	<u>12,447,970</u>	<u>13,748,195</u>	<u>12,464,698</u>

**(ii) By type of customer**

	Group		Bank	
	December 2009	December 2008	December 2009	December 2008
	RM'000	RM'000	RM'000	RM'000
Government and statutory bodies	2,110,982	3,461,846	2,110,982	3,461,846
Business enterprises	6,810,420	5,850,851	6,818,720	5,867,579
Individuals	982,659	945,966	982,659	945,966
Others	3,835,834	2,189,307	3,835,834	2,189,307
	<u>13,739,895</u>	<u>12,447,970</u>	<u>13,748,195</u>	<u>12,464,698</u>

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(g) DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS**

	Group and Bank	
	December 2009 RM'000	December 2008 RM'000
<b>Non-Mudharabah</b>		
Bank Negara Malaysia	16,361	13,959
Licensed banks	-	34,723
Licensed Islamic banks	68,530	200,000
Others financial institutions	-	1,743
	<b>84,891</b>	<b>250,425</b>

**(h) SUBORDINATED BONDS**

On 5 September 2006, the Bank issued RM250 million Subordinated Bonds under the Shariah principle of Bai' Bithaman Ajil. The Bonds are under a 10 non-callable 5 basis feature, with a profit rate of 6.25% per annum payable semi-annually. Under the 10 non-callable 5 basic feature, the Bank has the option to redeem the Bonds on the 5th anniversary or any semi-annual date thereafter. Should the Bank decide not to exercise its option to redeem the bonds, the holders of the Bonds will be entitled to an annual incremental step-up profit rate from the beginning of the 6th year to the final maturity date.

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(i) INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS**

<u>Group</u>	3 months ended		12 months ended	
	December	December	December	December
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of:				
(i) General investment deposits	92,234	162,375	413,675	433,469
(ii) Other deposits	84,233	21,242	273,143	284,864
	<u>176,467</u>	<u>183,617</u>	<u>686,818</u>	<u>718,333</u>
<b>Bank</b>				
Income derived from investment of:				
(i) General investment deposits	92,234	162,375	413,675	433,469
(ii) Other deposits	87,317	22,087	273,143	285,709
	<u>179,551</u>	<u>184,462</u>	<u>686,818</u>	<u>719,178</u>

**(i) Income derived from investment of general investment deposits**

<u>Group/Bank</u>	3 months ended		12 months ended	
	December	December	December	December
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
<b>Finance income and hibah</b>				
Income from financing	58,832	97,327	252,719	260,235
Held-for-trading securities	(4)	15	81	15
Held-to-maturity securities	9	63	601	171
Available-for-sale securities	17,551	22,679	73,542	62,385
Money at call and deposit with financial institutions	11,869	32,041	51,401	83,132
	<u>88,257</u>	<u>152,125</u>	<u>378,344</u>	<u>405,938</u>
Amortisation of premium less accretion of discounts	1,021	4,057	7,902	7,952
Total finance income and hibah	<u>89,278</u>	<u>156,182</u>	<u>386,246</u>	<u>413,890</u>
<b>Other operating income</b>				
Net gain from sale of held-for-trading securities	211	326	1,788	933
Net (loss)/gain from sale of available-for-sale securities	227	600	7,939	1,180
	<u>438</u>	<u>926</u>	<u>9,727</u>	<u>2,113</u>
<b>Fees and commission</b>				
Guarantee fees	323	1,308	7,469	5,790
Processing fees	1,992	3,609	9,345	10,762
Commission	203	350	888	914
	<u>2,518</u>	<u>5,267</u>	<u>17,702</u>	<u>17,466</u>
<b>Total</b>	<u>92,234</u>	<u>162,375</u>	<u>413,675</u>	<u>433,469</u>

**BANK MUAMALAT MALAYSIA BERHAD**  
(Incorporated in Malaysia)

**(i) INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS (CONTD.)****(ii) Income derived from investment of other deposits**

<b>Group</b>	<b>3 months ended</b>		<b>12 months ended</b>	
	<b>December 2009 RM'000</b>	<b>December 2008 RM'000</b>	<b>December 2009 RM'000</b>	<b>December 2008 RM'000</b>
<b>Finance income and hibah</b>				
Income from financing	54,781	12,601	166,867	171,019
Held-for-trading securities	4	10	53	10
Held-to-maturity securities	57	7	397	113
Available-for-sale securities	16,191	2,387	48,559	40,998
Money at call and deposit with financial institutions	11,084	4,949	33,939	54,632
	<b>82,117</b>	<b>19,954</b>	<b>249,815</b>	<b>266,772</b>
Amortisation of premium less accretion of discounts	1,239	1,438	5,217	5,225
<b>Total finance income and hibah</b>	<b>83,356</b>	<b>21,392</b>	<b>255,032</b>	<b>271,997</b>
<b>Other operating income</b>				
Net gain from sale of held-for-trading securities	269	185	1,181	775
Net (loss)/gain from sale of available-for-sale securities	783	49	5,242	613
	<b>1,052</b>	<b>234</b>	<b>6,423</b>	<b>1,388</b>
<b>Fees and commission</b>				
Guarantee fees	574	(553)	4,932	3,805
Processing fees	(785)	117	6,171	7,073
Commission	36	52	585	601
	<b>(175)</b>	<b>(384)</b>	<b>11,688</b>	<b>11,479</b>
<b>Total</b>	<b>84,233</b>	<b>21,242</b>	<b>273,143</b>	<b>284,864</b>

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(i) INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS (CONTD.)****(ii) Income derived from investment of other deposits**

<b>Bank</b>	<b>3 months ended</b>		<b>12 months ended</b>	
	<b>December 2009 RM'000</b>	<b>December 2008 RM'000</b>	<b>December 2009 RM'000</b>	<b>December 2008 RM'000</b>
<b>Finance income and hibah</b>				
Income from financing	54,781	13,446	166,867	171,864
Held-for-trading securities	4	10	53	10
Held-to-maturity securities	57	7	397	113
Available-for-sale securities	16,191	2,387	48,559	40,998
Money at call and deposit with financial institutions	-	-	-	-
	<b>11,085</b>	<b>4,949</b>	<b>33,939</b>	<b>54,632</b>
	<b>82,118</b>	<b>20,799</b>	<b>249,815</b>	<b>267,617</b>
Amortisation of premium less accretion of discounts	1,239	1,438	5,217	5,225
Total finance income and hibah	<b>83,357</b>	<b>22,237</b>	<b>255,032</b>	<b>272,842</b>
<b>Other operating income</b>				
Net gain from sale of held-for-trading securities	269	185	1,181	775
Net (loss)/gain from sale of available-for-sale securities	784	49	5,242	613
	<b>1,053</b>	<b>234</b>	<b>6,423</b>	<b>1,388</b>
<b>Fees and commission</b>				
Guarantee fees	801	(553)	4,932	3,805
Processing fees	1,920	117	6,171	7,073
Commission	186	52	585	601
	<b>2,907</b>	<b>(384)</b>	<b>11,688</b>	<b>11,479</b>
<b>Total</b>	<b>87,317</b>	<b>22,087</b>	<b>273,143</b>	<b>285,709</b>

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(j) INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS**

<b>Group</b>	<b>3 months ended</b>		<b>12 months ended</b>	
	<b>December 2009 RM'000</b>	<b>December 2008 RM'000</b>	<b>December 2009 RM'000</b>	<b>December 2008 RM'000</b>
<b>Finance income and hibah</b>				
Available-for-sale securities	9,981	10,672	40,796	43,407
Money at call and deposit with financial institutions	-	-	-	-
	<u>9,981</u>	<u>10,672</u>	<u>40,796</u>	<u>43,407</u>
Amortisation of premium less accretion of discounts	(2,937)	(383)	(1,240)	(924)
Total finance income and hibah	<u>7,044</u>	<u>10,289</u>	<u>39,556</u>	<u>42,483</u>
<b>Other operating income</b>				
Net gain/(loss) from foreign exchange transaction	4,723	15,568	12,486	14,015
Net gain from sale of available-for-sale securities	(18)	-	(38)	37
	<u>4,705</u>	<u>15,568</u>	<u>12,448</u>	<u>14,052</u>
<b>Fees and commission</b>				
Processing fees	694	53	849	1,091
Corporate advisory fees	295	153	2,277	3,791
Service charges and fees	144	124	583	668
Commission	470	682	1,259	2,128
Others	188	550	2,006	1,296
	<u>1,791</u>	<u>1,562</u>	<u>6,974</u>	<u>8,974</u>
<b>Other income</b>				
Rental income	238	1,773	3,949	6,833
Profit on sale of fixed assets	0	(4)	21	(4)
	<u>238</u>	<u>1,769</u>	<u>3,970</u>	<u>6,829</u>
<b>Total</b>	<u>13,778</u>	<u>29,188</u>	<u>62,948</u>	<u>72,338</u>



**BANK MUAMALAT MALAYSIA BERHAD**  
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**(j) INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS (CONTD.)**

	3 months ended		12 months ended	
	December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
<b>Bank</b>				
<b>Finance income and hibah</b>				
Available-for-sale securities	9,981	10,672	40,796	43,407
Money at call and deposit with financial institutions	-	-	-	-
	<u>9,981</u>	<u>10,672</u>	<u>40,796</u>	<u>43,407</u>
Amortisation of premium less accretion of discounts	<u>(2,936)</u>	<u>(383)</u>	<u>(1,240)</u>	<u>(924)</u>
Total finance income and hibah	<u>7,045</u>	<u>10,289</u>	<u>39,556</u>	<u>42,483</u>
<b>Other operating income</b>				
Net gain/(loss) from foreign exchange transaction	4,723	15,568	12,486	14,015
Net gain from sale of available-for-sale securities	<u>(18)</u>	-	<u>(38)</u>	37
	<u>4,705</u>	<u>15,568</u>	<u>12,448</u>	<u>14,052</u>
<b>Fees and commission</b>				
Processing fees	694	53	849	1,091
Corporate advisory fees	295	153	2,277	3,791
Service charges and fees	144	124	583	668
Commission	470	682	1,259	2,128
Others	<u>11</u>	<u>56</u>	<u>782</u>	<u>108</u>
	<u>1,614</u>	<u>1,068</u>	<u>5,750</u>	<u>7,786</u>
<b>Other income</b>				
Rental income	238	1,773	3,949	6,833
Profit on sale of fixed assets	-	(4)	21	(4)
	<u>238</u>	<u>1,769</u>	<u>3,970</u>	<u>6,829</u>
<b>Total</b>	<u>13,601</u>	<u>28,694</u>	<u>61,724</u>	<u>71,150</u>

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(k) ALLOWANCE FOR LOSSES ON FINANCING**

<u>Group</u>	3 months ended		12 months ended	
	December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
Allowance for bad and doubtful financing:				
(a) Specific allowance:				
Made during the period	66,664	74,813	318,135	232,103
Written back during the period	<u>(70,229)</u>	<u>(25,038)</u>	<u>(216,341)</u>	<u>(71,099)</u>
	<b>(3,565)</b>	49,775	<b>101,794</b>	161,004
(b) General allowance:				
Made/(written back) during the period	44,014	(15,467)	45,145	6,498
Bad debts on financing:				
Written off	1,555	350	23,604	1,062
Recovered	<u>(3,276)</u>	<u>(559)</u>	<u>(5,083)</u>	<u>(2,427)</u>
	<b>38,728</b>	34,099	<b>165,460</b>	166,137

<u>Bank</u>	3 months ended		12 months ended	
	December 2009 RM'000	December 2008 RM'000	December 2009 RM'000	December 2008 RM'000
Allowance for bad and doubtful financing:				
(a) Specific allowance:				
Made during the period	66,664	74,813	318,135	232,103
Written back during the period	<u>(70,229)</u>	<u>(25,038)</u>	<u>(216,341)</u>	<u>(71,099)</u>
	<b>(3,565)</b>	49,775	<b>101,794</b>	161,004
(b) General allowance:				
Made/(written back) during the period	43,922	(15,236)	45,027	6,729
Bad debts on financing:				
Written off	1,555	350	23,604	1,062
Recovered	<u>(3,275)</u>	<u>(559)</u>	<u>(5,083)</u>	<u>(2,427)</u>
	<b>38,637</b>	34,330	<b>165,342</b>	166,368

**BANK MUAMALAT MALAYSIA BERHAD**  
(Incorporated in Malaysia)

**(I) IMPAIRMENT LOSS**

<u>Group</u>	3 months ended		12 months ended	
	December	December	December	December
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
(Writeback)/impairment loss for corporate bonds included under securities available-for-sale	(3,636)	20,520	11,284	20,520
Impairment loss for Goodwill	-	1,219	-	1,219
	<u>(3,636)</u>	<u>21,739</u>	<u>11,284</u>	<u>21,739</u>

<u>Bank</u>	3 months ended		12 months ended	
	December	December	December	December
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
(Writeback)/impairment loss for corporate bonds included under securities available-for-sale	(3,636)	20,520	11,284	20,520
Impairment loss for investment in subsidiary	-	3,048	-	3,048
	<u>(3,636)</u>	<u>23,568</u>	<u>11,284</u>	<u>23,568</u>

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(m) INCOME ATTRIBUTABLE TO DEPOSITORS**

<b><u>Group</u></b>	<b>3 months ended</b>		<b>12 months ended</b>	
	<b>December</b>	<b>December</b>	<b>December</b>	<b>December</b>
	<b>2009</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Deposits from customers:				
Mudharabah funds	<b>60,705</b>	72,088	<b>165,668</b>	221,304
Non-Mudharabah funds	<b>2,572</b>	2,262	<b>9,503</b>	9,421
Deposits and placements of banks and other financial institutions:				
Mudharabah funds	<b>167</b>	1,686	<b>2,150</b>	1,747
Non-Mudharabah funds	<b>(7,267)</b>	6,827	<b>34,069</b>	86,379
	<b>56,177</b>	82,863	<b>211,390</b>	318,851

<b><u>Bank</u></b>	<b>3 months ended</b>		<b>12 months ended</b>	
	<b>December</b>	<b>December</b>	<b>December</b>	<b>December</b>
	<b>2009</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Deposits from customers:				
Mudharabah funds	<b>60,611</b>	72,260	<b>165,668</b>	221,476
Non-Mudharabah funds	<b>2,572</b>	2,262	<b>9,503</b>	9,421
Deposits and placements of banks and other financial institutions:				
Mudharabah funds	<b>167</b>	1,556	<b>2,150</b>	1,747
Non-Mudharabah funds	<b>(7,267)</b>	6,827	<b>34,069</b>	86,379
	<b>56,083</b>	82,905	<b>211,390</b>	319,023

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**(n) COMMITMENTS AND CONTINGENCIES**

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

Risk weighted exposures of the Bank as at 31 December 2009 are as follows:

	<b>Group and Bank</b>		
	<b>31 December 2009</b>		
	<b>Principal Amount RM'000</b>	<b>Credit Equivalent Amount RM'000</b>	<b>Risk Weighted Assets RM'000</b>
The commitments and contingencies constitute the following:			
Direct credit substitutes	664	664	664
Trade-related contingencies	98,692	19,738	16,590
Transaction related contingencies	1,998,612	999,306	478,588
Obligations under an on-going underwriting agreement	75,000	37,500	7,500
Housing financing sold directly and indirectly to Cagamas with recourse	385,060	385,060	191,770
Credit extension commitment:			
Maturity within one year	-	-	-
Maturity exceeding one year	1,112,242	556,122	365,116
Foreign exchange related contracts	982,827	18,789	7,308
Other commitments	937,651	-	-
	<b>5,590,748</b>	<b>2,017,179</b>	<b>1,067,536</b>
		<b>31 December 2008</b>	
		<b>Principal Amount RM'000</b>	<b>Credit Equivalent Amount RM'000</b>
Direct credit substitutes		6,964	6,964
Trade-related contingencies		104,404	20,881
Transaction related contingencies		1,859,658	929,829
Obligations under an on-going underwriting agreement		63,000	31,500
Housing financing sold directly and indirectly to Cagamas with recourse		363,801	363,801
Credit extension commitment:			
Maturity within one year		776,803	155,361
Maturity exceeding one year		1,423,706	711,853
Foreign exchange related contracts		1,348,094	44,496
Profit rate related contracts		100,000	2,000
Other commitments		86,067	-
		<b>6,132,497</b>	<b>2,266,685</b>

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**(o) EARNINGS PER SHARE****(a) Basic**

Basic earnings per share amounts are calculated by dividing the profit for the period attributable to ordinary equity holders of the Group and of the Bank by the weighted average number of ordinary shares in issue during the financial period.

<u>Group</u>	3 months ended		12 months ended	
	December 2009	December 2008	December 2009	December 2008
Profit attributable to ordinary equity holders of the Group and of the Bank (RM'000)	25,740	9,460	82,273	31,951
Weighted average number of ordinary shares in issue ('000)	1,000,000	397,275	1,000,000	397,275
Basic earnings per share (sen)	<u>2.6</u>	<u>4.9</u>	<u>8.2</u>	<u>8.0</u>

**(b) Diluted**

For the purpose of calculating diluted earnings per share, the profit for the period attributable to ordinary equity holders of the Group and of the Bank and the weighted average number of ordinary shares in issue during the financial period have been adjusted for the dilutive effects of all potential ordinary shares, i.e. Musharakah Irredeemable Non-Cumulative Convertible Preference Shares ("MINCCPS").

<u>Group</u>	3 months ended		12 months ended	
	December 2009	December 2008	December 2009	December 2008
Profit attributable to ordinary the Group and of the Bank (RM'000)	25,740	9,460	82,273	31,951
Weighted average number of ordinary shares in issue ('000) in issue ('000)	1,000,000	397,275	1,000,000	397,275
Effect of dilution of MINCCPS ('000)	-	102,725	-	102,725
Adjusted weighted average number of ordinary shares in issue and issuable ('000)	<u>1,000,000</u>	<u>500,000</u>	<u>1,000,000</u>	<u>500,000</u>
Diluted earnings per share (sen)	<u>2.6</u>	<u>2.4</u>	<u>8.2</u>	<u>6.4</u>

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**(p) CAPITAL ADEQUACY**

The capital adequacy ratio of the Group/Bank is as follows:

	<b>Group December 2009 RM'000</b>	<b>Bank December 2008 RM'000</b>
<b>Computation of Total Risk Weighted Assets ("RWA")</b>		
Credit risk	8,373,818	8,366,086
Market risks	88,997	88,997
Operational risk	890,803	883,203
<b>Total RWA</b>	<b>9,353,618</b>	<b>9,338,286</b>
<b>Computation of Capital Ratio</b>		
<u>Tier-I capital</u>		
Paid-up ordinary share capital	1,000,000	1,000,000
Statutory reserve	156,688	155,833
Retained profits	117,112	118,447
Less: Deferred tax assets (net)	(35,580)	(35,580)
<b>Total Tier-I Capital</b>	<b>1,238,220</b>	<b>1,238,700</b>
<u>Tier-II capital</u>		
Subordinated bonds	250,000	250,000
General allowance for bad and doubtful financing	106,475	106,587
<b>Total Tier-II Capital</b>	<b>356,475</b>	<b>356,587</b>
Less: Investment in subsidiary companies	-	(7,775)
<b>Capital Base</b>	<b>1,594,695</b>	<b>1,587,512</b>
Core Capital	1,238,220	1,238,700
Capital Base	1,594,695	1,587,512
Core Capital Ratio	13.2%	13.3%
Risk- Weighted capital ratio	17.0%	17.0%

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**(p) Capital adequacy (cont'd)**

Credit risk disclosure by risk weights for the Group (including deducted exposures) as at 31 December 2009, are as follows:

Group 2009	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks	Public Sector Entities	Banks, MDBs and FDIs	Corporate	Regulatory Retail	Residential Real Estate	Higher Risk Assets	Equity Exposure	Other Assets		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		
<b>Risk- Weights</b>											
0%	6,560,585	13,622	-	67,637	2,046	-	61,146	-	60,084	6,765,120	-
20%	-	93,913	128,028	2,192,351	-	-	-	-	-	2,414,293	482,859
35%	-	-	-	-	-	399,931	-	-	-	399,931	139,976
50%	-	-	20,042	678,200	3,838	143,871	-	-	-	845,950	422,975
75%	-	-	-	-	3,087,192	173,896	-	-	-	3,261,089	2,445,816
100%	-	-	17,133	2,472,279	13,376	129,778	-	-	186,319	2,818,884	2,818,884
150%	-	-	-	169,126	21,311	-	1,185,102	-	-	1,375,539	2,063,308
	6,560,585	107,535	165,203	5,579,593	3,127,763	847,476	1,246,248	-	246,403	17,880,806	8,373,818



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**(p) Capital adequacy (cont'd)**

Credit risk disclosure by risk weights for the Group (including deducted exposures) as at 31 December 2008, are as follows:(Cont'd)

Group 2008	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks	Public Sector Entities	Banks, MDBs and FDIs	Corporate	Regulatory Retail	Residential Real Estate	Higher Risk Assets	Equity Exposure	Other Assets		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		
Risk- Weights											
0%	6,412,688	-	-	-	-	-	-	-	59,773	6,472,461	-
20%	-	60,404	513,489	1,128,294	-	-	-	-	-	1,702,187	340,437
35%	-	-	-	-	-	242,657	-	-	-	242,657	84,930
50%	-	-	45,198	710,732	6,597	88,208	-	-	-	850,735	425,367
75%	-	-	-	-	2,543,781	108,658	-	-	-	2,652,439	1,989,329
100%	-	-	1,670	2,935,832	23,099	143,865	-	-	118,740	3,223,206	3,223,206
150%	-	-	-	43,412	18,428	56	795,086	7,675	-	864,657	1,296,986
	6,412,688	60,404	560,357	4,818,270	2,591,905	583,444	795,086	7,675	178,513	16,008,342	7,360,255

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**(p) Capital adequacy (cont'd)**

Credit risk disclosure by risk weights for the Bank (including deducted exposures) as at 31 December 2009, are as follows: (Cont'd)

Bank 2009	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets	
	Sovereign & Central Banks	Public Sector Entities	Banks, MDBs and FDIs	Corporate	Regulatory Retail	Residential Real Estate	Higher Risk Assets	Equity Exposure	Other Assets			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000			RM'000
<b>Risk- Weights</b>												
0%	6,560,585	13,622	-	67,637	2,046	-	61,146	-	60,084	6,765,120	-	
20%	-	93,913	128,028	2,192,351	-	-	-	-	-	2,414,293	482,859	
35%	-	-	-	-	-	399,931	-	-	-	399,931	139,976	
50%	-	-	20,042	678,200	3,838	143,871	-	-	-	845,950	422,975	
75%	-	-	-	-	3,087,192	173,896	-	-	-	3,261,089	2,445,816	
100%	-	-	17,133	2,472,279	13,376	129,778	-	-	178,587	2,811,152	2,811,152	
150%	-	-	-	169,126	21,311	-	1,185,102	-	-	1,375,539	2,063,308	
	6,560,585	107,535	165,203	5,579,593	3,127,763	847,476	1,246,248	-	238,671	17,873,074	8,366,086	

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**(p) Capital adequacy (cont'd)**

Credit risk disclosure by risk weights for the Bank (including deducted exposures) as at 31 December 2008, are as follows: (Cont'd)

Bank 2008	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks	Public Sector Entities	Banks, MDBs and FDIs	Corporate	Regulatory Retail	Residential Real Estate	Higher Risk Assets	Equity Exposure	Other Assets		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		
<b>Risk- Weights</b>											
0%	6,412,688	-	-	-	-	-	-	-	58,481	6,471,169	-
20%	-	60,404	513,489	1,128,294	-	-	-	-	-	1,702,187	340,437
35%	-	-	-	-	-	242,657	-	-	-	242,657	84,930
50%	-	-	45,198	710,732	6,597	88,208	-	-	-	850,735	425,368
75%	-	-	-	-	2,543,781	108,658	-	-	-	2,652,439	1,989,329
100%	-	-	1,670	2,935,832	23,099	143,865	-	-	118,181	3,222,647	3,222,647
150%	-	-	-	43,412	18,428	56	795,086	7,675	-	864,657	1,296,986
	6,412,688	60,404	560,357	4,818,270	2,591,905	583,444	795,086	7,675	176,662	16,006,491	7,359,697

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**(p) Capital adequacy (Cont'd)**

Risk-weighted and capital requirements for credit risk, large risk, market risk and operational risk for the Group as at 31 December 2009, are as follows:

Group 2009	Gross Exposures	Net Exposures	Total Risk Weighted Assets After Effect of PSIA	Risk Weighted Assets	Capital Requirement
	RM'000	RM'000	RM'000	RM'000	RM'000
<b>(i) Credit Risk</b>					
<b>(a) On Balance Sheet Exposures</b>					
Sovereign/Central Banks	5,814,420	5,814,420	-	-	-
Public Sector Entities	99,473	85,851	-	17,170	1,374
Banks, Development Financial Institution ("FDI") & Multilateral development banks ("MDB")	150,757	150,757	-	49,793	3,983
Corporates	4,616,122	4,548,485	-	2,518,909	201,513
Regulator Retail	3,063,799	3,061,753	-	2,296,314	183,705
Residential Real Estate	310,881	310,881	-	139,685	11,176
Higher Risk Assets	1,122,729	1,061,581	-	1,592,371	127,389
Equity Exposure	-	-	-	-	-
Other Assets	246,403	246,403	-	186,318	14,905
Defaulted Exposures	439,044	439,044	-	505,719	40,458
	15,863,628	15,719,175	-	7,306,280	584,502
<b>(b) Off-Balance Sheet Exposures*</b>					
OTC Derivatives	18,789	18,789	-	7,308	585
Off-Balance Sheet Exposure other than OTC derivatives or credit derivatives	1,998,390	1,998,390	-	1,060,229	84,818
Total for Off-Balance Sheet Exposures	2,017,179	2,017,179	-	1,067,537	85,403
Total On and Off-Balance Sheet Exposures	17,880,807	17,736,354	-	8,373,817	669,905
<b>(ii) Large Exposures Risk Requirement</b>	-	-	-	-	-

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**(p) Capital adequacy (Cont'd)**

Risk-weighted and capital requirements for credit risk, large risk, market risk and operational risk for the Group as at 31 December 2009, are as follows: (Cont'd)

<b>Group 2009</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Net Exposure</b>	<b>Risk Weighed Assets</b>	<b>Capital Requirement</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>(iii) Market Risk</b>					
Interest Rate Risk	859,775	(1,459,042)	(599,267)	69,149	5,532
Foreign Currency Risk	8,919	(19,847)	(10,928)	19,847	1,588
				88,997	
<b>(iv) Operational Risk</b>				890,803	71,264
<b>(v) Total RWA and Capital Requirements</b>				9,353,616	748,289

Note:

\* Credit Risk of off balance sheet items

\*\* After netting and credit risk mitigation

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**(p) Capital adequacy (Cont'd)**

Risk-weighted and capital requirements for credit risk, large risk, market risk and operational risk for the Group as at 31 December 2008, are as follows: (Cont'd)

Group 31 December 2008	Gross Exposures	Net Exposures	Total Risk Weighted Assets After Effect of PSIA	Risk Weighted Assets	Capital Requirement
	RM'000	RM'000	RM'000	RM'000	RM'000
<b>(i) Credit Risk</b>					
<b>(a) On Balance Sheet Exposures</b>					
Sovereign/Central Banks	5,671,760	5,671,760	5,671,760	-	-
Public Sector Entities	65,786	58,275	58,275	11,655	932
Banks, Development Financial Institution & MDBs	176,371	176,371	176,371	47,341	3,788
Corporates	4,051,041	3,750,401	3,750,401	2,525,071	202,006
Regulator Retail	2,518,334	2,503,052	2,503,052	1,877,288	150,183
Residential Real Estate	399,002	399,002	399,002	190,267	15,221
Higher Risk Assets	709,940	680,590	680,590	1,036,491	82,919
Equity Exposure	7,675	7,675	7,675	11,513	921
Other Assets	178,512	178,513	178,513	118,741	9,499
Defaulted Exposures	316,018	316,018	316,018	316,883	25,351
	14,094,439	13,741,657	13,741,657	6,135,250	490,820
<b>(b) Off-Balance Sheet Exposures*</b>					
Credit-related Off-Balance Sheet Exposure	2,188,689	2,188,689	2,188,689	1,185,528	94,842
Derivative Financial Instruments	46,496	46,496	46,496	33,177	2,654
Other Treasury-related Off-Balance Sheet Exposure	31,500	31,500	31,500	6,300	504
	2,266,685	2,266,685	2,266,685	1,225,005	98,000

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**(p) Capital adequacy (Cont'd)**

Risk-weighted and capital requirements for credit risk, large risk, market risk and operational risk for the Group as at 31 December 2008, are as follows: (Cont'd)

Group 31 December 2008	Gross Exposures	Net Exposures	Total Risk Weighted Assets After Effect of PSIA	Risk Weighted Assets	Capital Requirement
	RM'000	RM'000	RM'000	RM'000	RM'000
<b>(i) Credit Risk (cont'd.)</b>					
<b>(b) Off-Balance Sheet Exposures* (cont'd.)</b>					
Total On and Off-Balance Sheet Exposures	16,361,124	16,008,342	16,008,342	7,360,255	588,820
<b>(ii) Large Exposures Risk Requirement</b>	-	-	-	-	-
<b>(iii) Market Risk</b>					
Benchmark Rate Risk	2,532,818	(2,831,028)	(298,210)	246,662	19,733
Foreign Currency Risk	37,823	(19,572)	18,250	37,823	3,026
				284,485	22,759
<b>(iv) Operational Risk</b>				779,604	62,368
<b>(v) Total RWA and Capital Requirements</b>				8,424,344	673,948

Note:

\* Credit Risk of off balance sheet items

\*\* After netting and credit risk mitigation

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**(p) Capital adequacy (Cont'd)**

Risk-weighted and capital requirements for credit risk, large risk, market risk and operational risk for the Bank as at 31 December 2009, are as follows: (Cont'd)

Bank 2009	Gross Exposures	Net Exposures	Total Risk Weighted Assets After Effect of PSIA	Risk Weighted Assets	Capital Requirement
	RM'000	RM'000	RM'000	RM'000	RM'000
<b>(i) Credit Risk</b>					
<b>(a) On Balance Sheet Exposures</b>					
Sovereign/Central Banks	5,814,420	5,814,420	-	-	-
Public Sector Entities	99,473	85,851	17,170	17,170	1,374
Banks, Development Financial Institution & MDBs	150,757	150,757	49,793	49,793	3,983
Corporates	4,616,122	4,548,485	2,518,909	2,518,909	201,513
Regulator Retail	3,063,799	3,061,753	2,296,314	2,296,314	183,705
Residential Real Estate	310,881	310,881	139,685	139,685	11,175
Higher Risk Assets	1,122,729	1,061,581	1,592,371	1,592,371	127,390
Equity Exposure	-	-	-	-	-
Other Assets	238,671	238,671	178,587	178,587	14,286
Defaulted Exposures	439,044	439,044	505,720	505,720	40,458
	15,855,896	15,711,443	7,298,549	7,298,549	583,884
<b>(b) Off-Balance Sheet Exposures*</b>					
OTC Derivatives	18,789	18,789	7,308	7,308	585
Off-Balance Sheet Exposures other than OTC derivatives or credit derivatives	-	-	-	-	-
	1,998,390	1,998,390	1,060,229	1,060,229	84,818
Total for Off-Balance Sheet Exposure	2,017,179	2,017,179	1,067,537	1,067,537	85,403
Total On and Off-Balance Sheet Exposures	17,873,075	17,728,622	8,366,086	8,366,086	669,287
<b>(ii) Large Exposures Risk Requirement</b>	-	-	-	-	-



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**(p) Capital adequacy (Cont'd)**

Risk-weighted and capital requirements for credit risk, large risk, market risk and operational risk for the Bank as at 31 December 2009, are as follows: (Cont'd)

<b>Bank 2009</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Net Exposure</b>	<b>Risk Weighed Assets</b>	<b>Capital Requirement</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>(iii) Market Risk</b>					
Interest Rate Risk	859,775	(1,459,042)	(599,267)	69,149	5,532
Foreign Currency Risk	8,919	(19,847)	(10,928)	19,847	1,588
				88,997	
<b>(iv) Operational Risk</b>				883,203	70,656
<b>(v) Total RWA and Capital Requirements</b>				9,338,285	747,063

Note:

\* Credit Risk of off balance sheet items

\*\* After netting and credit risk mitigation

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**(p) Capital adequacy (Cont'd)**

Risk-weighted and capital requirements for credit risk, large risk, market risk and operational risk for the Bank as at 31 December 2008, are as follows: (Cont'd)

<b>Bank 2008</b>	<b>Gross Exposures</b>	<b>Net Exposures</b>	<b>Total Risk Weighted Assets After Effect of PSIA</b>	<b>Risk Weighted Assets</b>	<b>Capital Requirement</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>(i) Credit Risk</b>					
<b>(a) On Balance Sheet Exposures</b>					
Sovereign/Central Banks	5,671,760	5,671,760	5,671,760	-	-
Public Sector Entities	65,786	58,275	58,275	11,655	932
Banks, Development Financial Institution & MDBs	176,371	176,371	176,371	47,341	3,787
Corporates	4,051,041	3,750,401	3,750,401	2,525,071	202,006
Regulator Retail	2,518,334	2,503,052	2,503,052	1,877,288	150,183
Residential Real Estate	399,002	399,002	399,002	190,267	15,221
Higher Risk Assets	709,940	680,590	680,590	1,036,491	82,919
Equity Exposure	7,675	7,675	7,675	11,513	921
Other Assets	176,661	176,662	176,662	118,182	9,455
Defaulted Exposures	316,018	316,018	316,018	316,883	25,351
	<b>14,092,588</b>	<b>13,739,806</b>	<b>13,739,806</b>	<b>6,134,691</b>	<b>490,775</b>
<b>(b) Off-Balance Sheet Exposures*</b>					
Credit-related Off-Balance Sheet Exposure	2,188,689	2,188,689	2,188,689	1,185,528	94,842
Derivative Financial Instruments	46,496	46,496	46,496	33,177	2,655
Other Treasury-related Off-Balance Sheet Exposure	31,500	31,500	31,500	6,300	504
	<b>2,266,685</b>	<b>2,266,685</b>	<b>2,266,685</b>	<b>1,225,005</b>	<b>98,001</b>
Total On and Off-Balance Sheet Exposures	<b>16,359,273</b>	<b>16,006,491</b>	<b>16,006,491</b>	<b>7,359,696</b>	<b>588,776</b>
<b>(ii) Large Exposures Risk Requirement</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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**(p) Capital adequacy (Cont'd)**

Risk-weighted and capital requirements for credit risk, large risk, market risk and operational risk for the Bank as at 31 December 2008, are as follows: (Cont'd)

<b>Bank 2008</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Net Exposure</b>	<b>Risk Weighted Assets</b>	<b>Capital Requirement</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>(iii) Market Risk</b>					
Benchmark Rate Risk	2,532,818	(2,831,028)	(298,210)	246,662	19,733
Foreign Currency Risk	37,823	(19,572)	18,250	37,823	3,026
				284,485	22,759
<b>(iv) Operational Risk</b>				779,449	62,356
<b>(v) Total RWA and Capital Requirements</b>				8,423,630	673,890

Note:

\* Credit Risk of off balance sheet items

\*\* After netting and credit risk mitigation

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**(p) LIQUIDITY RATE RISK**

<b>GROUP</b> <b>31 December 2009</b>	<=====Non-trading book=====>				<b>Total</b> <b>RM'000</b>
	<b>Up to</b> <b>6 months</b> <b>RM'000</b>	<b>&gt; 6 - 12</b> <b>months</b> <b>RM'000</b>	<b>&gt;1 - 5</b> <b>years</b> <b>RM'000</b>	<b>Over 5</b> <b>years</b> <b>RM'000</b>	
<b>Assets</b>					
Cash and short-term funds	4,791,443	-	-	-	4,791,443
Securities					-
- held-to-maturity	-	-	28,224	-	28,224
- available-for-sale	158,418	510,763	2,373,269	1,172,704	4,215,154
Financing of customers	1,382,135	76,942	1,569,778	3,540,589	6,569,444
Statutory deposits with Bank Negara Malaysia	-	-	-	85,121	85,121
Property, plant and equipment	-	-	-	71,522	71,522
Deferred tax assets (net)	-	44,148	-	-	44,148
Other non-profit sensitive assets	93,403	-	-	7,678	101,081
<b>Total assets</b>	<b>6,425,399</b>	<b>631,853</b>	<b>3,971,271</b>	<b>4,877,614</b>	<b>15,906,137</b>
<b>Liabilities and shareholders' equity</b>					
Deposits from customers	10,508,388	345,364	2,886,143	-	13,739,895
Deposits and placements of banks and other financial institutions	84,891	-	-	-	84,891
Bills and acceptances payable	402,782	-	-	-	402,782
Other liabilities	116,132	215	-	-	116,347
Subordinated bonds	-	-	250,000	-	250,000
<b>Total liabilities</b>	<b>11,112,193</b>	<b>345,579</b>	<b>3,136,143</b>	<b>-</b>	<b>14,593,915</b>
Credit and Commitments	827,894	1,190,487	1,179,471	2,392,896	5,590,748
<b>Net maturity mismatch</b>	<b>(5,514,688)</b>	<b>(904,213)</b>	<b>(344,343)</b>	<b>2,484,718</b>	

**BANK MUAMALAT MALAYSIA BERHAD**  
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**(p) LIQUIDITY RATE RISK**

<b>BANK</b> <b>31 December 2009</b>	<=====Non-trading book=====>				<b>Total</b> <b>RM'000</b>
	<b>Up to</b> <b>6 months</b> <b>RM'000</b>	<b>&gt; 6 - 12</b> <b>months</b> <b>RM'000</b>	<b>&gt;1 - 5</b> <b>years</b> <b>RM'000</b>	<b>Over 5</b> <b>years</b> <b>RM'000</b>	
<b>Assets</b>					
Cash and short-term funds	4,791,443	-	-	-	4,791,443
Securities					-
- held-to-maturity	-	-	28,224	-	28,224
- available-for-sale	158,418	510,763	2,373,269	1,172,704	4,215,154
Financing of customers	1,382,135	76,942	1,569,778	3,549,306	6,578,161
Statutory deposits with Bank Negara Malaysia	-	-	-	85,121	85,121
Property, plant and equipment	-	-	-	71,469	71,469
Deferred tax assets (net)	-	44,148	-	-	44,148
Other non-profit sensitive assets	93,403	-	-	7,775	101,178
<b>Total assets</b>	<b>6,425,399</b>	<b>631,853</b>	<b>3,971,271</b>	<b>4,886,375</b>	<b>15,914,898</b>
<b>Liabilities and shareholders' equity</b>					
Deposits from customers	10,516,688	345,364	2,886,143	-	13,748,195
Deposits and placements of banks and other financial institutions	84,891	-	-	-	84,891
Bills and acceptances payable	402,782	-	-	-	402,782
Other liabilities	116,033	215	-	-	116,248
Subordinated bonds	-	-	250,000	-	250,000
<b>Total liabilities</b>	<b>11,120,394</b>	<b>345,579</b>	<b>3,136,143</b>	<b>-</b>	<b>14,602,116</b>
Credit and Commitments	827,894	1,190,487	1,179,471	2,392,896	5,590,748
<b>Net maturity mismatch</b>	<b>(5,522,889)</b>	<b>(904,213)</b>	<b>(344,343)</b>	<b>2,493,479</b>	

**BANK MUAMALAT MALAYSIA BERHAD**

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**(s) PROFIT RATE RISK**

GROUP	<=====Non-trading book=====>					Total RM'000	Effective profit rate %
	Up to 6 months RM'000	> 6 - 12 months RM'000	>1 - 5 years RM'000	Over 5 years RM'000	Non-profit rate sensitive RM'000		
<b>31 December 2009</b>							
<b>Assets</b>							
Cash and short-term funds	4,670,936	-	-	-	120,507	4,791,443	2.00
Securities							
- held-to-maturity	-	-	28,224	-	-	28,224	0.88
- available-for-sale	112,418	519,763	2,410,269	1,172,704	-	4,215,154	4.41
Financing of customers							
- performing	1,284,280	71,494	1,458,638	3,289,299	-	6,103,711	6.58
- non-performing*	-	-	-	-	465,733	465,733	-
Statutory deposits with Bank Negara	-	-	-	-	85,121	85,121	-
Other assets	-	-	-	-	101,081	101,081	-
Property, plant and equipment	-	-	-	-	71,522	71,522	-
Deferred tax assets (net)	-	-	-	-	44,148	44,148	-
<b>Total assets</b>	<b>6,067,634</b>	<b>591,257</b>	<b>3,897,131</b>	<b>4,462,003</b>	<b>888,112</b>	<b>15,906,137</b>	
<b>Liabilities and shareholders' equity</b>							
Deposits from customers	13,357,368	344,160	18,413	-	19,954	13,739,895	2.69
Deposits and placements of banks and other financial institutions	84,891	-	-	-	-	84,891	2.00
Bills and acceptance payable	-	-	-	-	402,782	402,782	-
Other liabilities	-	-	-	-	116,132	116,132	-
Provision for zakat and taxation	-	-	-	-	215	215	-
Subordinated Bonds	-	-	250,000	-	-	250,000	6.25
<b>Total liabilities</b>	<b>13,442,259</b>	<b>344,160</b>	<b>268,413</b>	<b>-</b>	<b>539,083</b>	<b>14,593,915</b>	
Shareholders' equity	-	-	-	-	1,312,222	1,312,222	
<b>Total liabilities and shareholders' equity</b>	<b>13,442,259</b>	<b>344,160</b>	<b>268,413</b>	<b>-</b>	<b>1,851,305</b>	<b>15,906,137</b>	
On-balance sheet profit rate sensitivity gap	(7,374,625)	247,097	3,628,718	4,462,003	(963,192)		
Off-balance sheet profit rate sensitivity gap	506,278	250,239	-	-	-		
<b>Total profit rate sensitivity gap</b>	<b>(6,868,347)</b>	<b>497,336</b>	<b>3,628,718</b>	<b>4,462,003</b>	<b>(963,192)</b>		

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

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**(s) PROFIT RATE RISK****BANK****31 December 2009****Assets**

	<=====Non-trading book=====>						
	Up to 6 months RM'000	> 6 - 12 months RM'000	>1 - 5 years RM'000	Over 5 years RM'000	Non-profit rate sensitive RM'000	Total RM'000	Effective profit rate %
Cash and short-term funds	4,670,936	-	-	-	120,507	4,791,443	2.00
Securities							
- held-to-maturity	-	-	28,224	-	-	28,224	0.88
- available-for-sale	112,418	519,763	2,410,269	1,172,704	-	4,215,154	4.41
Financing of customers							
- performing	1,284,280	71,495	1,458,638	3,298,016	-	6,112,430	6.58
- non-performing*	-	-	-	-	465,733	465,733	-
Statutory deposits with Bank Negara	-	-	-	-	85,121	85,121	-
Other assets	-	-	-	-	93,403	93,403	-
Property, plant and equipment	-	-	-	-	71,469	71,469	-
Investment in subsidiaries	-	-	-	-	7,775	7,775	-
Deferred tax assets (net)	-	-	-	-	44,148	44,148	-
<b>Total assets</b>	<b>6,067,634</b>	<b>591,258</b>	<b>3,897,131</b>	<b>4,470,720</b>	<b>888,156</b>	<b>15,914,899</b>	

**Liabilities and shareholders' equity**

Deposits from customers	13,365,667	344,160	18,413	-	19,954	13,748,195	2.69
Deposits and placements of banks and other financial institutions	84,891	-	-	-	-	84,891	2.00
Bills and acceptance payable	-	-	-	-	402,782	402,782	-
Other liabilities	-	-	-	-	116,033	116,033	-
Provision for zakat and taxation	-	-	-	-	215	215	-
Subordinated Bonds	-	-	250,000	-	-	250,000	6.25
<b>Total liabilities</b>	<b>13,450,558</b>	<b>344,160</b>	<b>268,413</b>	<b>-</b>	<b>538,984</b>	<b>14,602,116</b>	
Shareholders' equity	-	-	-	-	1,312,782	1,312,782	
<b>Total liabilities and shareholders' equity</b>	<b>13,450,558</b>	<b>344,160</b>	<b>268,413</b>	<b>-</b>	<b>1,851,766</b>	<b>15,914,898</b>	
On-balance sheet profit rate sensitivity gap	(7,382,924)	247,097	3,628,718	4,470,720	(963,611)		
Off-balance sheet profit rate sensitivity gap	506,278	250,239	-	-	-		
<b>Total profit rate sensitivity gap</b>	<b>(6,876,646)</b>	<b>497,336</b>	<b>3,628,718</b>	<b>4,470,720</b>	<b>(963,611)</b>		

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