

Company No.

716122	P
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**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

UNAUDITED BALANCE SHEET AS AT 30 SEPTEMBER 2007

	<u>Note</u>	<u>30.09.2007</u> RM
<b>ASSETS</b>		
Cash and short-term funds	2	568,002,937
Deposits and placements with banks and other financial institutions	3	330,000,000
Securities available for sale	4	34,760,434
Financing and advances	5	51,425,358
Other assets	6	2,997,473
Property, plant and equipment		14,671,751
<b>TOTAL ASSETS</b>		<b><u>1,001,857,954</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		
Deposits from customers	7	485,468,382
Deposits and placements of banks and other financial institutions	8	159,473,438
Bills and acceptances payable		
Other liabilities	9	9,105,579
Provision for taxation and zakat		
		<b><u>654,047,400</u></b>
Ordinary share capital		355,020,010
Unrealised net gain on Revaluation of Security available for sale		48,404
Reserves		<u>(7,257,860)</u>
Shareholders' equity		<b><u>347,810,554</u></b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b><u>1,001,857,954</u></b>
<b>COMMITMENTS AND CONTINGENCIES</b>	14	<b><u>28,597,330</u></b>
<b>KEY RATIOS</b>		
Return on Assets		-0.5309%
Return on Equity		-1.0371%
Core capital ratio	15	299.65%
Risk-weighted capital ratio	15	300.98%

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**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

UNAUDITED INCOME STATEMENT AS AT 30 SEPTEMBER 2007

		<b>3rd quarter Ended <u>30.09.2007</u></b>	<b>Period Ended <u>30.09.2007</u></b>
	<u>Note</u>	<b>RM</b>	<b>RM</b>
Income derived from investment of depositors' funds	10	<b>2,596,446</b>	<b>2,998,596</b>
Income derived from investment of shareholders' funds	11	<b>6,607,875</b>	<b>13,053,304</b>
Allowance for losses on financing and advances	12	<b>(779,742)</b>	<b>(1,540,034)</b>
Total distributable income		<b>8,424,579</b>	<b>14,511,567</b>
Income attributable to the depositors	13	<b>(4,879,166)</b>	<b>(5,240,010)</b>
Total net income		<b>3,545,413</b>	<b>9,271,857</b>
Personnel expenses		<b>(2,704,364)</b>	<b>(7,196,120)</b>
Other overheads and expenditures		<b>(2,171,969)</b>	<b>(4,791,328)</b>
Profit/(loss) before zakat and taxation		<b>(1,330,920)</b>	<b>(2,715,592)</b>
Taxation		-	-
Net profit for the financial period		<b>(1,330,920)</b>	<b>(2,715,592)</b>

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**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

UNAUDITED STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY  
FOR 3rd QUARTER ENDED 30 SEPTEMBER 2007

Current 3<sup>rd</sup> Quarter Ended 30.09.2007

	<b>Share Capital RM</b>	<b>Retained Profits RM</b>	<b>Total RM</b>
Balance as at 31.12.2006	<b>355,020,010</b>	<b>(4,542,268)</b>	<b>350,477,742</b>
Unrealised net gain on Revaluation of Security available for sales		<b>48,404</b>	<b>48,404</b>
Net profit/(loss) for the financial period	<u>-</u>	<u>(2,715,592)</u>	<u>(2,715,592)</u>
Balance as at 30.09.2007	<u><b>355,020,010</b></u>	<u><b>(7,209,456)</b></u>	<u><b>347,810,554</b></u>

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**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

UNAUDITED CASH FLOW STATEMENT

3rd QUARTER ENDED 30 SEPTEMBER 2007

	<b>Current Period Ended <u>30.09.2007</u></b>
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>	
Profit before taxation and zakat for the financial period	(2,715,592)
Adjustments for:	
	48,404
Depreciation of property, plant and equipment	<u>1,593,175</u>
Operating profit before working capital changes	(1,074,012)
Decrease/ (increase) in deposits and placements with financial institutions	22,534,269
Decrease/ (increase) in financing and advances	(51,425,358)
Other assets	(1,473,922)
Deposits from customers	485,468,382
Deposits and placements of banks and other financial institutions	159,473,438
Other liabilities	<u>(2,315,825)</u>
Net cash generated from operating activities	<u>611,186,972</u>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>	
Net purchase:	
Property, plant and equipment	(9,477,544)
Securities available for sale	<u>(34,760,434)</u>
Net cash used in investing activities	<u>(44,237,979)</u>
<b>ANALYSIS OF CASH AND CASH EQUIVALENT</b>	
Net increase in cash and cash equivalents	566,948,993
Cash and cash equivalent as at 01.01.2007	<u>1,053,944</u>
Cash and cash equivalent carried forward	<u>568,002,937</u>

**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

## NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-1) ISSUED BY BANK NEGARA MALAYSIA

## 1. GENERAL INFORMATION

(a) Performance Review

The Bank registered loss before Zakat and Taxation of RM2.72 million for the first nine months ended 30 September 2007.

The Bank gross financing and advances increased to RM52.97 million for the period ended 30 September 2007 from RM50.71 in 2<sup>nd</sup> quarter 2007. Deposits from customers and financial institutions for the 3<sup>rd</sup> quarter have grown by 81% as compared to the 2<sup>nd</sup> quarter.

(b) Prospects for 2007

The Bank plans to tap on the prevailing business opportunities in Malaysia as well as looking for opportunities within the Asian region. The Bank will leverage on Malaysian vision of establishing an Islamic hub.

## 2. CASH AND SHORT-TERM FUNDS

	<u>30.09.2007</u>
	RM
Cash and balances with banks and other financial institutions	2,492,937
Money at call and deposit placements maturing within one month	<u>565,510,000</u>
	<u><u>568,002,937</u></u>

## 3. DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	<u>30.09.2007</u>
	RM
Bank Negara Malaysia	330,000,000
	<u><u>330,000,000</u></u>

**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

## NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-I) ISSUED BY BANK NEGARA MALAYSIA

## 4. SECURITY AVAILABLE-FOR SALE

**30.09.2007****RM**

At fair value

Money market instruments

Unquoted:

Darark Float 12 Sukuk

**34,760,434****34,760,434**

## 5. FINANCING AND ADVANCES

( i ) By type

**30.09.2007****RM**

Term financing

- other term financing

**60,444,750**

Staff financing

**106,294****60,551,044**

Less: Unearned income

**(7,585,653)**

Gross financing and advances

**52,965,391**

Less : Allowance for bad and doubtful financing:

- general

**(1,540,034)**

Net financing and advances

**51,425,358**

(ii) By type of customer

Domestic business enterprises

- Others

**52,859,097**

Individuals

**106,294****52,965,391**

(iii) Financing and advances analysed by contract are as follows:

Tawarruq

**52,859,097**

Qardhul Hassan

**106,294****52,965,391**

(iv) By profit rate sensitivity

Fixed rate

- Other fixed rate financing

**52,859,097**

Non-profit sensitive

-Others

**106,294****52,965,391**

**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

## NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-I) ISSUED BY BANK NEGARA MALAYSIA

## 5. FINANCING AND ADVANCES (CONTINUED)

(iv) By sector

30.09.2007

RM

Purchase of landed property:

- Residential

52,859,097

Purchase of transport vehicles

106,29452,965,391

(vii) Movement in allowance for bad and doubtful financing

30.09.2007

RM

General allowance

Allowance made during the period

1,540,034

Balance carried forward

1,540,034

As % of gross financing and advances less specific allowance

2.9%

## 6. OTHER ASSETS

30.09.2007

RM

Other debtors, deposits and prepayments

1,496,610

Income receivable

1,500,8642,997,473

## 7. DEPOSITS FROM CUSTOMERS

30.09.2007

RM

Non-Mudharabah Funds:

Demand deposits

1,905,172

Savings deposits

955,629

Other deposits - Commodity Murabahah

-

2,860,801Mudharabah Funds:

General investment deposits

3,902,824

Special investment deposits

478,704,758

Total deposits

485,468,382

(i) The deposits are sourced from the following classes of customers:

Business enterprises

482,584,121

Individuals

2,884,262485,468,382

**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

## NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-I) ISSUED BY BANK NEGARA MALAYSIA

## 8. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

30.09.2007

RM

Non-Mudharabah Funds:

Other financial institutions

94,233,438

Mudharabah Fund:

Licensed Islamic banks

65,240,000159,473,438

## 9. OTHER LIABILITIES

30.09.2007

RM

Income payable

1,821,391

Sundry creditors

6,184,416

Amount due to shareholders

-

Other provisions and accrual

1,099,7739,105,579

## 10. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS

3<sup>rd</sup> Quarter ended30.09.2007

RM

Period ended

30.09.2007

RM

Income derived from investment of:-

(i) General investment deposit

84,218

104,694

(ii) Other deposits

2,512,2272,893,9022,596,4462,998,596

(i) Income derived from investment of general investment deposits

Finance income and hibah:

Financing and advances

9,986

10,116

securities available-for sale

5,351

5,351

Money at call and deposit with financial institutions

68,88289,22884,218104,694

**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

## NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-I) ISSUED BY BANK NEGARA MALAYSIA

## 10. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS (CONTINUED)

	<b>3<sup>rd</sup> Quarter ended</b>	<b>Period ended</b>
	<b><u>30.09.2007</u></b>	<b><u>30.09.2007</u></b>
	<b>RM</b>	<b>RM</b>
(ii) Income derived from investment of other deposits		
<u>Finance income and hibah:</u>		
Financing and advances	297,870	300,368
securities available-for sale	159,608	159,608
Money at call and deposit with financial institutions	2,054,749	2,433,925
	<u>2,512,227</u>	<u>2,893,902</u>

## 11. INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS

	<b>3<sup>rd</sup> Quarter ended</b>	<b>Period ended</b>
	<b><u>30.09.2007</u></b>	<b><u>30.09.2007</u></b>
	<b>RM</b>	<b>RM</b>
<u>Finance income and hibah:</u>		
Financing and advances	746,129	766,363
securities available-for sale	399,799	399,799
Money at call and deposit with financial institutions	5,146,893	11,044,918
Total finance income and hibah	<u>6,292,820</u>	<u>12,211,079</u>
Other operating income (note a)	315,055	842,225
	<u>6,607,875</u>	<u>13,053,304</u>
a) Fee income :		
Service charges and fees	313,233	820,745
Other fee income	1,822	21,480
Total other operating income	<u>315,055</u>	<u>842,225</u>

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NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-I) ISSUED BY BANK NEGARA MALAYSIA

12. ALLOWANCES FOR LOSSES ON FINANCING AND ADVANCES

	<b>3<sup>rd</sup> Quarter ended</b>	<b>Period ended</b>
	<b><u>30.09.2007</u></b>	<b><u>30.09.2007</u></b>
	<b>RM</b>	<b>RM</b>
Allowance for bad and doubtful financing on financing and advances		
General allowance		
- Made during the financial period	779,742	1,540,034
	<u>779,742</u>	<u>1,540,034</u>

13. INCOME ATTRIBUTABLE TO DEPOSITORS

	<b>3<sup>rd</sup> Quarter ended</b>	<b>Period ended</b>
	<b><u>30.09.2007</u></b>	<b><u>30.09.2007</u></b>
	<b>RM</b>	<b>RM</b>
Deposits from customers:		
- Mudharabah funds	3,082,609	3,158,328
- Non-mudharabah funds	220,690	229,608
Deposits and placements of banks and other financial institutions:		
- Mudharabah funds	445,151	478,487
- Non-mudharabah funds	1,130,716	1,373,587
	<u>4,879,166</u>	<u>5,240,010</u>

**ASIAN FINANCE BANK BERHAD**

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## NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-I) ISSUED BY BANK NEGARA MALAYSIA

## 14. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to customers. No material losses are anticipated as a result of this transaction, which needs to be adjusted.

Risk weighted exposures of the Bank are as follows:

	<u>Principal Amount</u>	<u>30.09.2007 Credit Equivalent Amount *</u>	<u>Risk Weighted Amount</u>
	RM	RM	RM
Transaction-related contingent items	6,124,756	6,124,756	-
Irrevocable commitments to extend credit :			
- maturity more than one year	17,486,170	8,743,085	8,743,085
Miscellaneous	4,986,404	-	-
Total	<u>28,597,330</u>	<u>14,867,841</u>	<u>8,743,085</u>

\* The credit equivalent amount is arrived at using credit conversion factors as per Bank Negara Malaysia's guidelines.

## 15. CAPITAL ADEQUACY

	<u>30.09.2007 RM</u>
<u>Tier I Capital</u>	
Paid-up ordinary share capital	355,020,010
Unrealised net gain on Revaluation of Security available for sale	48,404
Retained profits	(7,257,860)
Total Tier I capital	<u>347,810,554</u>
<u>Tier II Capital</u>	
General allowance for bad and doubtful financing	1,540,034
Total Tier II capital	<u>1,540,034</u>
Total capital base	<u>349,350,587</u>
<u>Capital ratios</u>	
Inclusive of market risk :	
Core capital ratio (inclusive of market risk)	299.70%
Risk-weighted capital ratio (inclusive of market risk)	<u>301.02%</u>

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**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-I) ISSUED BY BANK NEGARA MALAYSIA

15 CAPITAL ADEQUACY (CONTINUED)

	<u>Risk Weighted</u> RM
The breakdown of risk-weighted assets in the various categories of risk-weights are as follows:	
(i) Credit Risk	
0%	-
10%	-
20%	78,032
50%	-
100%	<u>115,976,163</u>
	<u>116,054,194</u>
(ii) Market Risk Capital Adequacy Framework #	-
	<u><u>116,054,194</u></u>

# The capital adequacy ratios have incorporated market risk pursuant to BNM's guideline on Market Risk Capital Adequacy Framework, which is effective from 1 April 2005.

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**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-I) ISSUED BY BANK NEGARA MALAYSIA

16. PROFIT RATE RISK

The table below summarises the Bank's exposure to profit rate risk. The assets and liabilities at carrying amount are categorised by the earlier of contractual repricing or maturity dates

← Non-trading book →

	Up to 1 month		>1-3 months		>3-12 months		>1-5 years		Over 5 years		Non-profit sensitive		Trading book		Total		Effective profit rate %
	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM	
<b>30.09.2007</b>																	
<b>Assets</b>																	
Cash and short term funds	-	-	-	-	-	-	-	-	-	-	-	2,492,937	-	-	-	2,492,937	3.56
Deposits and placements with financial institutions	565,510,000	330,000,000														895,510,000	3.60
Security available-for sale	-	-	-	-	-	34,760,434	-	-	-	-	-	-	-	-	-	34,760,434	7.64
Financing and advances	-	-	-	-	-	52,859,097	-	-	-	-	(1,433,740)	-	-	-	-	51,425,358	8.25
- performing	-	-	-	-	-	-	-	-	-	-	2,997,473	-	-	-	-	2,997,473	-
Other assets	-	-	-	-	-	-	-	-	-	-	14,671,751	-	-	-	-	14,671,751	-
Property, plant and equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total assets</b>	<b>565,510,000</b>	<b>330,000,000</b>				<b>87,619,532</b>					<b>18,728,428</b>				<b>1,001,857,954</b>		

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**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART A – EXPLANATORY NOTES PURSUANT TO GUIDELINES ON FINANCIAL REPORTING FOR LICENSED ISLAMIC BANKS (BNM GP8-1) ISSUED BY BANK NEGARA MALAYSIA

16. ROFIT RATE RISK (CONTINUED)

← Non-trading book →

	Up to 1 month		>1-3 months		>3-12 months		>1-5 years		Over 5 years		Non-profit sensitive	Trading book	Total	Effective profit rate
	RM	RM	RM	RM	RM	RM	RM	RM	RM	RM				
<b>Liabilities</b>														
Deposits from customers	139,555,199	345,590,675	322,5095	-	-	-	-	-	-	-	-	-	485,468,382	3.43
Deposits and placements of banks and other financial institutions	126,573,438	32,300,000	600,000	-	-	-	-	-	-	-	-	-	159,473,438	3.74
Other liabilities	-	-	-	-	-	-	-	-	-	9,105,579	-	-	9,105,579	-
Total liabilities	266,128,637	377,890,675	922,509	-	347,810,554	9,105,579	-	347,810,554	9,105,579	-	-	-	654,047,400	
Total shareholders equity	266,128,637	377,890,675	922,509	-	347,810,554	9,105,579	-	347,810,554	9,105,579	-	-	-	347,810,554	
<b>Total profit-sensitivity gap</b>	299,381,363	(47,890,675)	(922,509)	87,459,277	(347,810,554)	9,622,844	-	(347,810,554)	9,622,844	-	-	-	1,001,857,954	

**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART B – EXPLANATORY NOTES PURSUANT TO FINANCIAL REPORTING STANDARD 134 (“FRS134”) ISSUED BY MALAYSIAN ACCOUNTING STANDARDS BOARD

17. BASIS OF PREPARATION

The unaudited condensed interim financial statements for the 3<sup>rd</sup> quarter and nine months ended 30 September 2007 have been prepared in accordance with FRS 134 : Interim Financial Reporting issued by the Malaysian Accounting Standards Board (“MASB”), Guidelines on Financial Reporting for Licensed Islamic Banks (“BNM/GP8-I”) issued by Bank Negara Malaysia (BNM) and comply with the provisions of the Companies Act, 1965 as well as the principles of Shariah.

The interim financial statements should be read in conjunction with the quarterly financial statements ended 30 June 2007. 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 Bank since the quarter ended 31 March 2007.

18. ACCOUNTING POLICIES

The significant accounting policies adopted are consistent with those of the financial statements ended 31 March 2007.

19. AUDIT REPORT ON PRECEEDING ANNUAL FINANCIAL STATEMENTS

The auditors’ report on the financial statements for the financial year ended 31 December 2006 was not qualified.

20. SEASONAL OR CYCLICAL FACTORS AFFECTING OPERATIONS

The operations of the Bank were not materially affected by any seasonal or cyclical factors during the financial period ended 30 September 2007.

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

There were no items of unusual nature, size or incidence affecting the assets, liabilities, equity, net income or cash flows of the Bank during the financial period ended 30 September 2007.

22. CHANGES IN ESTIMATES

There were no changes to the estimates of amounts reported in interim periods in previous financial year that have a material effect in the financial period ended 30 September 2007.

23. DEBT AND EQUITY SECURITIES

There were no issuances, cancellations, repurchases, resale or repayments of debt and equity securities during the financial period ended 30 September 2007.

24. DIVIDENDS PAID

There were no dividends paid during the financial period ended 30 September 2007.

**ASIAN FINANCE BANK BERHAD**

(Incorporated in Malaysia)

## NOTES TO THE FINANCIAL STATEMENTS

FOR PERIOD ENDED 30 SEPTEMBER 2007 (CONTINUED)

-PART B – EXPLANATORY NOTES PURSUANT TO FINANCIAL REPORTING STANDARD 134 (“FRS134”) ISSUED BY MALAYSIAN ACCOUNTING STANDARDS BOARD

## 25. SEGMENT INFORMATION

(i) By business segment

	3 <sup>rd</sup> Quarter ended 30 September 2007		Period ended 30 September 2007		Total Assets RM
	Operating Revenue RM	Profit/(Loss) Before Tax Expense RM	Operating Revenue RM	Profit/(Loss) Before Tax Expense RM	
Domestic banking	1,122,526	(1,942,584)	1,189,447	(3,369,211)	55,207,005
Investment and International banking	8,079,973	3,035,529	14,840,926	8,606,524	933,882,936
Unallocated expenses	21,527	(2,423,864)	21,527	(7,952,905)	-
Unallocated assets					12,768,013
	<b>9,224,026</b>	<b>(1,330,919)</b>	<b>16,051,900</b>	<b>(2,715,592)</b>	<b>1,001,857,954</b>

(ii) By geographical location

The Bank's operations are only in Malaysia during the financial period ended 30 September 2007.

## 26. VALUATION OF PROPERTY &amp; EQUIPMENT

The property & equipment are stated at cost less accumulated depreciation and impairment losses. There were no changes in the valuation of property & equipment brought forward from previous audited financial statements for the financial year ended 31 December 2006.

## 27. SUBSEQUENT EVENTS

There were no material events subsequent to the end of current interim period that requires disclosure or adjustments to the unaudited condensed interim financial statements.