

## BALANCE SHEETS

as at 31 December 2002

	Note	The Group		The Bank	
		2002 RM'000	2001 RM'000	2002 RM'000	2001 RM'000
<b>Assets</b>					
Cash and short-term funds	3	1,498,098	1,276,639	1,498,098	1,274,752
Securities purchased under resale agreements		–	1,001	–	–
Deposits and placements with financial institutions	4	292,100	325,701	290,600	324,201
Dealing securities	5	398,182	57,795	398,182	57,795
Investment securities	6	4,620,112	3,639,082	4,600,967	3,638,855
Loans, advances and financing	7	12,406,111	13,689,492	12,365,091	13,639,197
Other assets	8	309,744	115,086	299,223	99,672
Tax recoverable		72,117	70,078	72,093	70,078
Statutory deposit with Bank Negara Malaysia	9	463,000	571,000	463,000	571,000
Investment in subsidiary companies	10	–	–	66,252	75,360
Investment in associated company	11	30	30	30	30
Fixed assets	12	332,629	331,529	324,626	323,644
Goodwill	13	160,895	170,050	164,788	173,943
<b>Total assets</b>		<b>20,553,018</b>	<b>20,247,483</b>	<b>20,542,950</b>	<b>20,248,527</b>
<b>Liabilities and shareholders' equity</b>					
Deposits from customers	14	15,373,184	15,072,816	15,391,093	15,089,250
Deposits and placements of banks and other financial institutions	15	1,128,368	1,106,088	1,128,368	1,106,088
Obligation on securities sold under repurchase agreements		362,810	368,501	362,810	368,501
Bills and acceptances payable		891,135	995,252	891,135	995,252
Amount due to Cagamas	16	460,770	325,008	460,770	325,008
Other liabilities	17	557,812	740,839	541,371	727,927
Subordinated bonds	18	600,000	600,000	600,000	600,000
<b>Total liabilities</b>		<b>19,374,079</b>	<b>19,208,504</b>	<b>19,375,547</b>	<b>19,212,026</b>
Share capital	19	1,017,281	909,631	1,017,281	909,631
Reserves	20	161,658	129,348	150,122	126,870
<b>Shareholders' equity</b>		<b>1,178,939</b>	<b>1,038,979</b>	<b>1,167,403</b>	<b>1,036,501</b>
<b>Total liabilities and shareholders' equity</b>		<b>20,553,018</b>	<b>20,247,483</b>	<b>20,542,950</b>	<b>20,248,527</b>
<b>Commitments and contingencies</b>	30	<b>37,035,377</b>	<b>19,271,347</b>	<b>36,885,127</b>	<b>19,271,347</b>

The accounting policies on pages 53 to 57 and the accompanying notes on pages 58 to 116 form an integral part of these financial statements.