

**BALANCE SHEETS** AS AT 31 DECEMBER 2003

	Note	The Group		The Bank	
		2003 RM'000	2002 RM'000	2003 RM'000	2002 RM'000
<b>Assets</b>					
Cash and short-term funds	3	3,701,147	1,498,098	3,701,139	1,498,098
Deposits and placements with financial institutions	4	283,000	292,100	283,000	290,600
Dealing securities	5	330,000	398,182	330,000	398,182
Investment securities	6	4,622,191	4,620,112	4,603,046	4,600,967
Loans, advances and financing	7	10,744,032	12,406,111	10,698,851	12,365,091
Other assets	8	321,050	309,744	320,217	299,223
Tax recoverable		35,989	72,117	35,900	72,093
Deferred taxation assets (net)	9	201,435	136,343	207,123	141,798
Statutory deposit with Bank Negara Malaysia	10	453,000	463,000	453,000	463,000
Subsidiary companies	11	—	—	52,850	66,252
Associated company	12	30	30	30	30
Property, plant and equipment	13	304,913	332,629	297,179	324,626
Goodwill	14	151,740	160,895	155,633	164,788
<b>Total assets</b>		<b>21,148,527</b>	20,689,361	<b>21,137,968</b>	20,684,748
<b>Liabilities and shareholders' equity</b>					
Deposits from customers	15	15,249,040	15,373,184	15,252,926	15,391,093
Deposits and placements of banks and other financial institutions	16	1,777,147	1,128,368	1,777,147	1,128,368
Obligation on securities sold under repurchase agreements		492,954	362,810	492,954	362,810
Bills and acceptances payable		695,468	891,135	695,468	891,135
Amount due to Cagamas	17	405,440	460,770	405,440	460,770
Other liabilities	18	536,478	560,146	528,588	543,705
Subordinated bonds	19	100,000	600,000	100,000	600,000
Subordinated term loan	19	500,000	—	500,000	—
<b>Total liabilities</b>		<b>19,756,527</b>	19,376,413	<b>19,752,523</b>	19,377,881
Share capital	20	1,017,281	1,017,281	1,017,281	1,017,281
Reserves	21	374,719	295,667	368,164	289,586
<b>Shareholders' equity</b>		<b>1,392,000</b>	1,312,948	<b>1,385,445</b>	1,306,867
<b>Total liabilities and shareholders' equity</b>		<b>21,148,527</b>	20,689,361	<b>21,137,968</b>	20,684,748
<b>Commitments and contingencies</b>	31	<b>35,715,273</b>	37,035,377	<b>35,542,180</b>	36,885,127

The accounting policies on pages 65 to 71 and the accompanying notes on pages 72 to 141 form an integral part of these financial statements.