

BALANCE SHEETS

as at 31 December 2008

	Note	The Group		The Bank	
		2008 RM'000	2007 RM'000	2008 RM'000	2007 RM'000
ASSETS					
Cash and short-term funds	3	6,677,082	8,273,133	4,318,934	4,740,586
Deposits and placements with banks and other financial institutions	4	110,216	712,271	454,776	901,271
Held-for-trading securities	5	138,844	54,856	138,844	54,856
Available-for-sale securities	6	4,188,013	4,021,798	3,114,716	3,242,879
Held-to-maturity securities	7	563,013	393,337	556,141	387,040
Loans, advances and financing	8	19,516,255	16,848,690	17,054,062	15,100,333
Other assets	9	598,936	433,083	550,844	310,572
Tax recoverable		5,197	6,232	–	6,188
Deferred tax assets	10	62,417	32,754	62,803	31,657
Statutory deposits with Bank Negara Malaysia	11	764,600	741,800	658,200	659,500
Investment in subsidiaries	12	–	–	199,478	199,478
Investment in jointly controlled entity	13	500	–	–	–
Amount due from subsidiaries	14	–	–	256,192	210,256
Amount due from jointly controlled entity		750	–	–	–
Property and equipment	15	190,477	212,237	182,909	207,434
Land held for sale	16	15,000	–	–	–
Intangible assets	17	180,074	179,195	182,575	181,478
TOTAL ASSETS		33,011,374	31,909,386	27,730,474	26,233,528

BALANCE SHEETS

as at 31 December 2008

	Note	The Group		The Bank	
		2008	2007	2008	2007
		RM'000	RM'000	RM'000	RM'000
LIABILITIES					
Deposits from customers	18	25,227,789	23,475,926	20,979,568	19,780,674
Deposits and placements of banks and other financial institutions	19	3,820,887	4,401,791	2,922,042	2,528,068
Bills and acceptances payable		136,243	126,697	136,243	126,697
Recourse obligation on loans sold to Cagamas Berhad	20	11,088	361,510	11,088	361,510
Other liabilities	21	557,013	528,716	520,712	505,938
Provision for taxation		48,814	3,742	48,793	–
Amount due to subsidiaries	22	–	–	31,886	21,300
Deferred tax liabilities	10	2	4	–	–
Subordinated term loan	23	500,000	500,000	500,000	500,000
TOTAL LIABILITIES		30,301,836	29,398,386	25,150,332	23,824,187
EQUITY					
Share capital	24	1,439,285	1,439,285	1,439,285	1,439,285
Reserves	25	1,270,253	1,071,715	1,140,857	970,056
TOTAL EQUITY		2,709,538	2,511,000	2,580,142	2,409,341
TOTAL LIABILITIES AND EQUITY		33,011,374	31,909,386	27,730,474	26,233,528
COMMITMENTS AND CONTINGENCIES	37	22,683,711	19,098,264	15,597,186	15,053,513

The accounting policies on pages 30 to 42 and the notes on pages 43 to 123 form an integral part of these financial statements.