

UNAUDITED STATEMENT OF FINANCIAL POSITION as at 30 June 2014

Note	30 Jun 2014 RM'000	31 Dec 2013 RM'000
ASSETS		
Cash and short-term funds	2,829,753	2,215,149
Securities purchased under resale agreement	78,384	315,952
Deposits and placements with banks and other financial institutions	301,058	602,078
Financial assets held for trading	378,844	168,557
Derivative financial instruments	330,553	434,170
Financial assets available-for-sale	79,940	363,500
Loans and advances	191,938	168,741
Amount due from related parties	2,937,270	1,816,035
Statutory deposits with Bank Negara Malaysia	2	2
Other assets	43,518	15,627
Tax recoverable	23,420	15,390
Fixed assets	22,050	24,847
TOTAL ASSETS	7,216,730	6,140,048
LIABILITIES AND SHAREHOLDERS' EQUITY		
Deposits from customers	4,002,005	3,663,079
Deposits and placements of banks and other financial institutions	603,223	567,393
Obligations on securities sold under repurchase agreements	70,998	-
Derivative financial instruments	241,200	348,892
Amount due to related parties	1,411,367	680,898
Other liabilities	40,468	47,078
Deferred tax liabilities	340	340
Total Liabilities	6,369,601	5,307,680
Share capital	85,500	85,500
Reserves	761,629	746,868
Shareholders' Equity	847,129	832,368
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	7,216,730	6,140,048
COMMITMENTS AND CONTINGENCIES		
	40,723,648	40,872,296

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME for the financial period ended 30 June 2014

Note	30 Jun 2014 RM'000	30 Jun 2013 RM'000
Interest income	60,208	56,774
Interest expense	(16,069)	(19,794)
Net interest income	44,139	36,980
Other operating income	33,264	65,429
Net income	77,403	102,409
Other operating expenses	(56,840)	(52,405)
Operating profit before allowances	20,563	50,004
Write back of/(allowances for) losses on loans and advances	121	(645)
Profit before taxation	20,684	49,359
Taxation	(6,250)	(13,817)
Net profit for the financial period	14,434	35,542

STATEMENT OF CHANGES IN EQUITY for the financial period ended 30 June 2014

	Share capital RM'000	Share premium RM'000	Statutory reserve RM'000	Fair value reserve - available-for-sale securities RM'000	Option reserve RM'000	Regulatory reserve RM'000	Retained earnings RM'000	Total RM'000
At 1 January 2014	85,500	42,000	97,778	(243)	7,702	958	598,673	832,368
Net profit for the financial period	-	-	-	-	-	-	14,434	14,434
Transfer to regulatory reserve	-	-	-	-	-	231	(231)	-
Other comprehensive income	-	-	-	327	-	-	-	327
At 30 June 2014	85,500	42,000	97,778	84	7,702	1,189	612,876	847,129
At 1 January 2013	85,500	42,000	97,778	(258)	6,263	-	534,354	765,637
Net profit for the financial year	-	-	-	-	-	958	65,277	65,277
Transfer to regulatory reserve	-	-	-	-	-	-	(958)	-
Other comprehensive income	-	-	-	15	-	-	-	15
Employee share option scheme - Options granted	-	-	-	-	1,439	-	-	1,439
At 31 December 2013	85,500	42,000	97,778	(243)	7,702	958	598,673	832,368

CASH FLOW STATEMENT for the financial period ended 30 June 2014

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	20,684	88,821
Adjustments for items not involving the movement of cash and cash equivalents:		
Depreciation of fixed assets	2,974	5,904
Loss on disposal of fixed assets	-	226
(Write-back of)/allowance for losses on loans and advances	(121)	53
Share option expenses	-	1,439
Net gain from sale of financial assets available-for-sale	(42)	(814)
Net unrealised (gain)/loss from revaluation of financial assets held for trading	(1,286)	662
Net loss on derivative financial instruments	23,024	56,382
Net unrealised gain in fair value changes on derivatives	(8,347)	(88,258)
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	36,886	64,415
Decrease in deposits and placements with banks and other financial institutions	301,020	200,136
Decrease/(increase) in securities purchased under resale agreement	237,568	(315,952)
Increase in financial assets held for trading	(209,001)	(76,566)
Increase in derivative financial instruments	(18,752)	(48,732)
Decrease in financial assets available-for-sale	283,686	479,667
Increase in loans and advances	(23,076)	(102,887)
(Increase)/decrease in other assets	(27,648)	488,186
Decrease in statutory deposits with Bank Negara Malaysia	-	3,598
Increase in deposits from customers	338,926	1,214,640
Increase/(decrease) in deposits and placements of banks and other financial institutions	35,830	(61,228)
Increase in securities sold under repurchase agreements	70,998	-
Decrease in other liabilities	(6,610)	(341,015)
Increase/(decrease) in amount due to related parties	730,469	(393,625)
Cash generated from operating activities	1,750,296	1,110,637
Income taxes paid	(14,280)	(19,993)
Net cash generated from operating activities	1,736,016	1,090,644
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(177)	(27,089)
Net cash used in investing activities	(177)	(27,089)
NET INCREASE IN CASH AND CASH EQUIVALENTS	1,735,839	1,063,555
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL PERIOD/YEAR	4,031,184	2,967,629
CASH AND CASH EQUIVALENT AT END OF FINANCIAL PERIOD/YEAR	5,767,023	4,031,184
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash and short-term funds	2,829,753	2,215,149
Amount due from related parties	2,937,270	1,816,035
	5,767,023	4,031,184

NOTES TO THE FINANCIAL STATEMENTS - 30 June 2014

Review of Bank's Performance

The Bank's profit before taxation for 6 month period to June 2014 amounted to RM20.7 million. Net interest income for the period was RM44.1 million. Major contributor for interest income include inter-bank lending (RM46.5 million) and interest earned from securities (RM11.5 million). As for interest expense, amount incurred in inter-bank borrowings was RM3.0 million and interest incurred on customer deposits was RM13.1 million.

Income generated from the Bank's trading activities comprises net gain on foreign exchange trading of RM27.9 million as well as net gain from securities trading amounted to RM4.9 million, which was offset by net loss from derivatives amounted to RM14.7 million. Inter-company charges, commission and fees earned by the Bank amounted to RM15.1 million.

Total overhead expenditure incurred in the 6 months was RM56.8 million. Staff cost and benefits came up to approximately RM20.7 million while establishment expenses amounted to RM5.4 million. Inter-company fees incurred during the period was RM23.7 million, making up the bulk of general administrative expenses.

Performance for year-to-date June 2014 was lower than that of the corresponding period in 2013. In the current period, the profit before taxation was RM20.7 million (YTD June 2013: RM49.4 million). Net interest income for the current period was higher by RM7.2 million while other operating income in the first half of 2014 was RM33.3 million as compared to RM65.4 million in the corresponding period in 2013. The decrease was mainly due to lower net foreign exchange gain of RM27.9 million in 2014 as compared to RM36.5 million in 2013, as well as a net loss made on derivatives of RM14.7 million in 2014 as compared to a net gain of RM13.3 million in 2013. Other operating expenses incurred during the first 6 months of 2014 was RM56.8 million, as compared to RM52.4 million in the corresponding period in 2013. The increase was attributed to higher personnel and general administrative expenses.

Prospects of the Bank

The macro environment remains challenging in 2014 due to the effects of tapering arising from the unwinding of quantitative easing by the Federal Reserve. Despite these conditions, we remain optimistic that the economic environment will continue to grow. We will continue to focus on the quality and stability of earnings by building treasury services and wholesale banking while enhancing our flow business.

With the Bank's strong capitalisation and proven strength across product and services, we are confident that we will continue to see revenue growth as we invest in our existing client relationships. We will leverage on our global competitive advantages in order to provide clients with value added solutions and innovative products. Our international corporate and investment banking businesses are an important component of J.P. Morgan's overall global strategy and the continued build-out of these businesses will contribute positively to our growth aspirations.

a) Cash and short-term funds

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Cash and balances with banks and other financial institutions	65,479	43,709
Money at call and deposit placements maturing within one month	2,764,274	2,171,440
	2,829,753	2,215,149

b) Deposits and placements with banks and other financial institutions

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Licensed banks	301,058	602,078

c) Financial assets held for trading

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Money market instruments		
Malaysian Government Securities	266,928	36,616
Bank Negara Malaysia bills	87,275	71,213
Malaysian Treasury bills	-	160
Malaysian Government Investment Issuance	24,641	13,251
Unquoted securities		
Private debt securities	-	47,317
	378,844	168,557

d) Financial assets available-for-sale

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Money market instruments		
Malaysian Government Securities	79,940	79,650
Malaysian Government Investment Issuance	-	283,850
	79,940	363,500

Unquoted securities (in Malaysia)

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Private debt securities	12	12
Shares	193	193
	205	205
Allowance for impairment losses	(205)	(205)
	79,940	363,500

e) Loans and advances

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
i) Loans and advances analysed by type of loans are as follows:		
Overdrafts	74	653
Term loans		
- Housing loans	3,877	4,116
- Other term loans	-	97
Staff loans	2,363	2,772
Revolving credit	185,997	153,535
Trade finance	-	8,061
	192,311	169,234
Less: Allowance for losses on loans and advances:		
- Individual assessment	(124)	(185)
- Collective assessment	(249)	(308)
Total net loans and advances	191,938	168,741

Included in loans and advances is revolving credit extended to a related company amounting to RM20,084,000 (31 Dec 2013: RM20,146,000).

ii) The maturity structure of loans and advances are as follows:

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Maturity		
- within one year	113,423	117,585
- within one year to three years	73,428	45,495
- within three years to five years	510	841
- over five years	4,950	5,313
	192,311	169,234

iii) Loans and advances analysed by type of customers are as follows:

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Domestic business enterprises		
- Small medium enterprises	74	750
- Others	185,997	160,101
Individuals	6,240	6,888
Foreign entities	-	1,495
	192,311	169,234

iv) Loans and advances analysed by interest sensitivity are as follows:

	30 Jun 2014 RM'000	30 Jun 2013 RM'000
Fixed rate		
- Housing loans	5,848	6,294
- Other fixed rate loans	392	594
Variable rate		
- Cost-plus	186,071	162,346
	192,311	169,234

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
v) Loans and advances analysed by their economic purpose are as follows:		
Purchase of landed property	5,848	6,294
Purchase of transport vehicles	303	465
Personal use	89	129
Working capital	186,071	162,346
	192,311	169,234

vi) Loans and advances analysed by their geographical distribution are as follows:

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Malaysia	192,311	167,739
Other countries	-	1,495
	192,311	169,234

vii) Impaired loans

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
a) Movement in impaired loans and advances are as follows:		
At 1 January	451	400
Classified as impaired during the financial period/year	-	595
Reclassified as performing during the financial period/year	(72)	(257)
Amount recovered	(21)	(194)
Amount written off	-	(93)
At end of financial period/year	358	451
Individual assessment allowance	(124)	(185)
Net impaired loans and advances	234	266
Ratio of net impaired loans and advances to net loans and advances	0.12%	0.16%

b) Movement in allowance for impaired loans and advances are as follows:

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Individual assessment allowance		
At 1 January	185	147
Allowance (written back)/made during the financial period/year	(61)	38
Balance at end of financial period/year	124	185
Collective assessment allowance		
At 1 January	308	409
Allowance written back during the financial period/year	(59)	(101)
Balance at end of financial period/year	249	308
Collective assessment allowance (inclusive of regulatory reserve) as % of gross loans and advances, net of individual assessment allowance	0.75%	0.75%

c) Impaired loans analysed by their economic purpose are as follows:

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Purchase of landed property	358	451

f) Other assets

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
Other receivables	39,181	11,456
Deposits and prepayments	4,337	4,171
	43,518	15,627

g) Deposits from customers

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
i) Deposits from customers analysed by type of deposits are as follows:		
Demand deposits	3,767,215	3,389,170
Fixed deposits	234,790	273,909
	4,002,005	3,663,079
Maturity structure of fixed deposits are as follows:		
Due within six months	227,790	273,909
Six months to one year	7,000	-
	234,790	273,909

ii) Deposits from customers analysed by type of customers are as follows:

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
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i) Other operating income

	30 Jun 2014 (Quarter 2 2014) RM'000	30 Jun 2013 (Quarter 2 2013) RM'000
Fee income:		
Service charges and fees	2,565	1,907
Guarantee fees	1,344	629
	3,909	2,536
Net income from securities:		
Net gain from sale of financial assets held for trading	3,563	3,431
Unrealised gain from revaluation of financial assets held for trading	1,286	368
Net gain from sale of financial assets available-for-sale	42	1,113
Derivatives:		
Net loss from trading of derivatives	(23,024)	(37,867)
Unrealised gain from revaluation of derivatives	8,347	51,146
Other income:		
Foreign exchange gain	27,922	36,543
Gain from disposal of fixed assets	-	4
Other operating income	11,219	8,155
	33,264	65,429

m) Other operating expenses

	30 Jun 2014 (Quarter 2 2014) RM'000	30 Jun 2013 (Quarter 2 2013) RM'000
Personnel expenses	20,723	17,599
Establishment expenses	5,388	5,758
Marketing expenses	1,060	463
General administrative expenses	29,669	28,585
	56,840	52,405

n) Write back of/(allowances for) losses on loans and advances:

	30 Jun 2014 (Quarter 2 2014) RM'000	30 Jun 2013 (Quarter 2 2013) RM'000
(a) Individual assessment allowance		
- Written back/(made) during the financial period	61	(7)
(b) Collective assessment allowance		
- Written back/(made) during the financial period	59	(513)
Bad debts on loans and advances		
- Recovered/(written-off)	1	(125)
	121	(645)

o) Capital adequacy

The capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's revised Risk Weighted Capital Adequacy Framework: Standardised Approach for Credit and Market Risk, and Basic Indicator Approach for Operational Risk (Basel II).

	30 Jun 2014 RM'000	31 Dec 2013 RM'000
i) The capital adequacy ratios of the Bank are as follows:		
Tier-I capital		
Paid-up share capital	85,500	85,500
Share premium	42,000	42,000
Retained earnings	598,673	598,673
Fair value reserve - available-for-sale securities	84	(243)
Option reserve	7,702	7,702
Statutory reserve	97,778	97,778
Regulatory reserve	1,189	958
	832,926	832,368
Less: Regulatory adjustments		
Available-for-sale securities	(46)	-
Total Tier-I capital	832,880	832,368
Tier-II capital		
Collective assessment allowance	249	308
Total Tier-II capital	249	308
Total capital	833,129	832,676
Tier-I capital ratio	22.45%	23.35%
Total capital ratio	22.46%	23.39%

ii) Total risk weighted assets and capital requirements as at 30 June 2014 and 31 December 2013:

Exposure class	30 June 2014				31 December 2013			
	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirements RM'000	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirements RM'000
(a) Credit risk								
On balance sheet exposures								
Sovereigns/central banks	2,711,204	2,711,204	-	-	2,074,951	2,074,951	-	-
Banks	3,584,003	3,584,003	716,801	57,344	3,267,400	3,267,400	653,928	52,314
Insurance companies, securities firms and fund managers	20,084	20,084	20,084	1,607	20,146	20,146	20,146	1,612
Corporates	166,864	166,864	166,743	13,339	141,791	141,791	141,668	11,333
Residential mortgages	4,990	4,990	1,926	154	5,336	5,336	2,070	166
Higher risk assets	14	14	21	2	15	15	23	2
Other assets	23,823	23,823	23,619	1,890	27,605	27,605	27,279	2,182
Defaulted exposures	358	358	397	32	451	451	509	41
Total on balance sheet exposures	6,511,340	6,511,340	929,591	74,368	5,537,695	5,537,695	845,623	67,650
Off balance sheet exposures over-the-counter (OTC) derivatives	1,547,475	1,547,475	431,969	34,558	1,765,030	1,765,030	595,543	47,643
Off balance sheet exposures other than OTC derivatives	512,818	512,818	500,778	40,062	696,797	696,797	565,699	45,256
Total off balance sheet exposures	2,060,293	2,060,293	932,747	74,620	2,461,827	2,461,827	1,161,242	92,899
Total on and off balance sheet exposures	8,571,633	8,571,633	1,862,338	148,988	7,999,522	7,999,522	2,006,865	160,549
(b) Market risk								
Interest rate risk	49,069,702	48,503,617	1,303,016	104,241	46,003,853	45,992,021	1,105,444	88,435
Foreign currency risk	367	20,176	20,175	1,614	4,753	-	4,750	380
Option risk	-	-	191,588	15,327	-	-	149,875	11,990
Equity risk	-	-	17,438	1,395	-	-	-	-
(c) Operational risk			315,017	25,201			293,311	23,465
Total risk weighted assets and capital requirements			3,709,571	296,766			3,560,245	284,819

Risk weight as at 30 June 2014 for credit risk exposures:

Risk weighted	Central banks RM'000	Banks RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	Total exposures after netting and credit risk RM'000	Total risk weighted assets RM'000
0%	2,714,576	-	-	-	-	-	204	2,714,780	-
20%	-	4,911,206	78,015	-	-	-	-	4,989,221	997,844
35%	-	-	-	-	3,795	-	-	3,795	1,329
50%	-	-	-	-	1,195	-	-	1,195	598
75%	-	-	-	485	-	-	-	485	364
100%	-	-	31,215	806,971	260	-	23,619	862,065	862,065
150%	-	-	-	74	-	18	-	92	138
Total	2,714,576	4,911,206	109,230	807,530	5,250	18	23,823	8,571,633	1,862,338

Risk weight as at 31 December 2013 for credit risk exposures:

Risk weighted	Central banks RM'000	Banks RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	Total exposures after netting and credit risk RM'000	Total risk weighted assets RM'000
0%	2,074,951	-	-	-	-	-	326	2,075,277	-
20%	-	4,831,058	58,941	-	-	-	-	4,889,999	978,000
35%	-	-	-	-	3,987	-	-	3,987	1,395
50%	-	4,114	-	-	1,349	-	-	5,463	2,732
75%	-	-	-	492	-	-	-	492	369
100%	-	-	40,810	955,774	311	-	27,279	1,024,174	1,024,174
150%	-	-	-	111	-	19	-	130	195
Total	2,074,951	4,835,172	99,751	956,377	5,647	19	27,605	7,999,522	2,006,865

Off balance sheet and counterparty risk:

	30 June 2014			31 December 2013		
	Principal amount RM'000	Credit equivalent amount* RM'000	Risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount* RM'000	Risk weighted amount RM'000
Direct credit substitutes	153,221	153,221	153,221	198,638	198,638	167,726
Transaction-related contingent items	173,005	86,503	74,463	381,121	190,561	90,653
Short-term self-liquidating trade related contingencies	67,905	13,581	13,581	1,738	347	69
Foreign exchange related contracts:						
- less than one year	12,312,391	244,706	108,593	11,738,634	280,570	181,521
- one year to less than five years	1,993,155	214,475	101,353	3,247,122	337,562	178,885
Interest rate related contracts:						
- less than one year	4,098,250	22,286	4,457	3,571,722	28,960	5,792
- one year to less than five years	16,984,480	575,122	115,025	17,244,120	678,392	135,678
- more than five years	2,750,285	319,434	63,886	2,762,198	337,898	67,580
Credit related contracts:						
- one year to less than five years	20,000	2,068	414	20,000	2,455	491
Equity related contracts:						
- less than one year	1,523,559	155,148	35,394	944,241	81,312	22,020
- one year to less than five years	113,660	14,236	2,847	125,442	17,881	3,576
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	509,220	254,610	254,610	599,290	299,645	299,645
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	24,517	4,903	4,903	38,030	7,606	7,606
	40,723,648	2,060,293	932,747	40,872,296	2,461,827	1,161,242

* The credit equivalent amount is arrived at using the credit conversion factor as per Bank Negara Malaysia guidelines.

p) Interest rate risk

As at 30 June 2014	Up to 1 month RM'000	1 - 3 months RM'000	3 - 12 months RM'000	1 - 5 years RM'000	Over 5 years RM'000	Trading book RM'000	Non-interest sensitive RM'000	Total RM'000	Effective RM interest rate %	Effective USD interest rate %
Assets										
Cash and short-term funds	2,763,509	-	-	-	-	-	66,244	2,829,753	3.02	0.09
Securities purchased under resale agreement	78,315	-	-	-	-	-	69	78,384	2.79	-
Deposits and placements with banks and other financial institutions	-	300,000	-	-	-	-	1,058	301,058	3.27	0.50
Financial assets held for trading	-	-	-	-	-	375,308	3,536	378,844	3.35	-
Derivative financial instruments	-	-	-	-	-	330,553	-	330,553	-	-
Financial assets available-for-sale	-	-	-	79,139	-	-	-	79,139	3.56	-
Loans and advances										
- Performing	1	20,172	93,236	73,834	4,710	-	(373)^	191,580	4.77	0.94
- Non-performing	-	-	-	-	-	-	358	358	-	-
Amount due from related parties	1,865,591	52,339	-	-	-	-	1,019,340	2,937,270	-	0.10
Statutory deposits with BNM	-	-	-	-	-	-	2	2	-	-
Other assets #	-	-	-	-	-	-	88,988	88,988	-	-
Total assets	4,707,416	372,511	93,236	152,973	4,710	705,861	1,180,023	7,216,730		
Liabilities										
Deposits from customers	2,402,783	12,500	7,965	-	-	-	1,578,757	4,002,005	2.66	0.39
Deposits and placements of banks and other financial institutions	118,033	-	97	-	-	-	485,093	603,223	2.53	0.09
Obligations on securities sold under repurchase agreements	-	-	-	70,246	-	-	752	70,998	3.58	-
Derivative financial instruments	-	-	-	-	-	241,200	-	241,200	-	-
Amount due to related parties	191,543	19,082	21,474	-	-	-	1,179,268	1,411,367	2.61	0.15
Other liabilities	-	-	-	-	-	-	40,808	40,808	-	-
Total liabilities	2,712,359	31,582	29,536	70,246	-	241,200	3,284,678	6,369,601		
Interest rate gap	1,995,057	340,929	63,700	82,727	4,710	-	-	847,129		

^ Includes individual assessment allowance and collective assessment allowance amounting to RM373,000

Includes tax recoverable, fixed assets and other assets

As at 31 December 2013	Up to 1 month RM'000	1 - 3 months RM'000	3 - 12 months RM'000	1 - 5 years RM'000	Over 5 years RM'000	Trading book RM'000	Non-interest sensitive RM'000	Total RM'000	Effective RM interest rate %	Effective USD interest rate %
Assets										
Cash and short-term funds	2,164,124	-	-	-	-	-	51,025	2,215,149	3.07	0.30
Securities purchased under resale agreement	315,349	-	-	-	-	-	603	315,952	2.75	-
Deposits and placements with banks and other financial institutions	-	600,000	-	-	-	-	2,078	602,078	3.21	-
Financial assets held for trading	-	-	-	-	-	167				