(Company Number 43526-P)

CONDENSED INTERIM FINANCIAL STATEMENTS UNAUDITED BALANCE SHEET AS AT 31 DECEMBER 2009

		The G	Group	The Bank	
			30 June 2009	31 Dec 2009	30 June 2009
	Notes	RM'000	RM'000	RM'000	RM'000
ASSETS					
Cash and short term funds		244,592	239,023	243,069	238,151
Deposits and placements with banks		,	•	•	•
and other financial institutions		-	24	-	24
Securities held at fair value through profit or loss	A11	6,818	6,101	6,818	6,101
Available-for-sale securities	A12	180,237	245	180,237	245
Loans and advances	A13	94,408	82,339	94,408	82,339
Clients' and brokers' balances	A14	83,739	140,808	83,739	140,808
Other receivables	A15	17,568	11,093	17,181	11,219
Tax recoverable		68	68	131	131
Statutory deposits with Bank Negara Malaysia		910	-	910	-
Investment in subsidiary companies		-	-	588	588
Deferred tax assets		55,256	58,192	55,256	58,192
Prepaid lease payments		1,132	1,132	1,132	1,132
Property and equipment		4,203	4,210	4,203	4,210
Goodwill		28,986	28,750	30,236	30,000
Intangible assets		1,264	937	1,264	937
-	_	,		•	
TOTAL ASSETS	=	719,181	572,922	719,172	574,077
LIADULITICO					
LIABILITIES Deposite from quetomore	A 4 C	400 504		40C FC4	
Deposits from customers	A16	196,561	-	196,561	-
Deposits and placements of banks and	A 4 7	4.004	0.000	4.004	0.000
other financial institutions	A17	1,824	9,820	1,824	9,820
Clients' and brokers' balances	A 4 O	200,735	252,568	199,756	252,434
Payable and other liabilities	A18	37,009	36,263	36,713	36,332
TOTAL LIABILITIES	-	436,129	298,651	434,854	298,586
	-				
CAPITAL AND RESERVES		400 500	400 500	400 500	400 500
Share capital		123,500	123,500	123,500	123,500
Redeemable preference shares		1,631	1,631	1,631	1,631
Reserves		157,921	149,140	159,187	150,360
TOTAL EQUITY	-	283,052	274,271	284,318	275,491
TOTAL EQUITY AND LIABILITIES		710 191	572 022	710 172	574 077
TOTAL EQUITY AND LIABILITIES	=	719,181	572,922	719,172	574,077
Commitments and contingencies	A24	331,726	327,475	331,726	327,475
CAPITAL ADEQUACY	A25				
Core capital ratio	745	14.90%	17.59%	14.90%	17.59%
Risk-weighted capital ratio		29.60%	34.94%	29.60%	34.94%
Mak-weighted capital ratio		29.00%	34.3470	29.00%	34.34 %
NET TANGIBLE ASSETS PER SHARE (RM)	_	2.29	2.22	2.30	2.23
	-				

The Condensed Interim Financial Statements should be read in conjuction with the audited financial statements of the Group and the Bank for the year ended 30 June 2009.

(Company Number 43526-P)

CONDENSED INTERIM FINANCIAL STATEMENTS UNAUDITED INCOME STATEMENTS FOR THE FINANCIAL QUARTER ENDED 31 DECEMBER 2009

		The G	roup	The Bank		
		Current	Financial	Current	Financial	
		Quarter	year-todate	Quarter	year-todate	
	Notes	RM'000	RM'000	RM'000	RM'000	
Interest income	A19	3,378	6,469	3,378	6,469	
Interest expense	A20	(935)	(1,713)	(935)	(1,713)	
		0.440		0.440		
Net interest income		2,443	4,756	2,443	4,756	
Non-interest income	A21	13,944	27,801	13,844	27,553	
		16,387	32,557	16,287	32,309	
Overhead evanges	A 2.2	•	·	•	=	
Overhead expenses	A22	(12,067)	(20,588)	(11,818)	(20,294)	
Operating profit before allowances		4,320	11,969	4,469	12,015	
Allowance for losses on loans and advances		.,020	,000	.,	,	
and write back of allowance on other losses	A23	(312)	(252)	(312)	(252)	
		, ,	,	, ,		
Profit before taxation		4,008	11,717	4,157	11,763	
Taxation		(1,034)	(2,936)	(1,034)	(2,936)	
		,	,	,	<u> </u>	
Profit after taxation for the financial year		2,974	8,781	3,123	8,827	
	_					
Profit per share:						
- basic/diluted (sen)		2.41	7.11	2.53	7.15	
` /	_					

The Condensed Interim Financial Statements should be read in conjuction with the audited financial statements of the Group and the Bank for the year ended 30 June 2009.

(Company Number 43526-P)

CONDENSED INTERIM FINANCIAL STATEMENTS UNAUDITED STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL QUARTER ENDED 31 DECEMBER 2009

Attributable to equity holders of the Bank Retained Redeemable Profits/ Statutory Share Preference Share (Accumulated Total The Group Share **Premium** Reserve Losses) Capital **Equity** 31 December 2009 RM'000 RM'000 RM'000 RM'000 RM'000 RM'000 As at 1 July 2009 123,500 1,631 142,035 4,362 2,743 274,271 Profit after taxation 8,781 8,781 Total recognised income and expense for the financial year 8,781 8,781 As at 31 December 2009 123,500 1,631 142,035 4,362

		Non-Dist	Distributable			
The Bank 31 December 2009	Share Capital RM'000	Redeemable Preference Share RM'000	Share Premium RM'000	Statutory Reserve RM'000	Retained Profits/ (Accumulated Losses) RM'000	Total Equity RM'000
As at 1 July 2009 Profit after taxation	123,500	1,631 	142,035	4,362	3,963 8,827	275,491 8,827
Total recognised income and expense for the financial year	-	-	-	-	8,827	8,827
As at 31 December 2009	123,500	1,631	142,035	4,362	12,790	284,318

The Condensed Interim Financial Statements should be read in conjuction with the audited financial statements of the Group and the Bank for the year ended 30 June 2009.

11,524

283,052

(Company Number 43526-P)

CONDENSED INTERIM FINANCIAL STATEMENTS CONDENSED CASH FLOW STATEMENTS FOR THE FINANCIAL QUARTER ENDED 31 DECEMBER 2009

	Note	The Group 31 Dec 2009 RM'000	The Bank 31 Dec 2009 RM'000
Cash flows from operating activities			
Profit before taxation		11,717	11,763
Adjustments for non-operating and non-cash items		(3,367)	(3,367)
Operating profit before working capital changes	-	8,350	8,396
Changes in working capital:			
Net changes in operating assets		40,784	41,297
Net changes in operating liabilities		162,170	160,960
Cash generated from operating activities	-	211,304	210,653
Income tax paid		, -	, -
Net cash generated from operating activities	-	211,304	210,653
Net cash used in investing activities		(179,129)	(179,129)
Net increase in cash and cash equivalents	-	32,175	31,524
Cash and cash equivalents at beginning of year	(a)	55,546	54,674
Cash and cash equivalents at end of financial year	(b)	87,721	86,198
Cash and cash equivalents comprise:			
Cash and short term funds		239,023	238,151
Less: Remisiers' and clients' trust monies		(183,477)	(183,477)
	-	55,546	54,674
Cook and each equivalents comprise.	•		
Cash and cash equivalents comprise: Cash and short term funds		244,592	243,069
Less: Remisiers' and clients' trust monies		(156,871)	(156,871)
	-	87,721	86,198

The Condensed Interim Financial Statements should be read in conjuction with the audited financial statements of the Group and the Bank for the year ended 30 June 2009.

Explanatory Notes Pursuant to Financial Reporting Standard 134 ("FRS 134") and Revised Guidelines on Financial Reporting for Licensed Institutions (BNM/GP8) Issued by Bank Negara Malaysia

A1. Basis of Preparation

The unaudited interim financial statements have been prepared in accordance with FRS 134: Interim Financial Reporting issued by the Malaysian Accounting Board ("MASB"). The unaudited interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Bank for the year ended 30 June 2009. The 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 Group and the Bank since the year ended 30 June 2009.

The significant accounting policies and methods of computation applied in the unaudited interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the year ended 30 June 2009.

A2. Auditors' Report on Preceding Annual Financial Statements

The auditors' report on the audited annual financial statements for the financial year ended 30 June 2009 was not qualified.

A3. Comments about Seasonal or Cyclical Factors

The operations of the Group and the Bank were not materially affected by any seasonal or cyclical factors.

A4. Unusual Items Due to Their Nature, Size or Incidence

There were no usual items affecting assets, liabilities, equity, net income or cash flows of the Group and the Bank during the financial quarter ended 31 December 2009.

A5. Changes in Estimates

The were no material changes in estimates of amounts reported in prior financial years that have a material effect in the financial quarter ended 31 December 2009.

A6. Debt and Equity Securities

There were no new issuances and repayment of debt and equity securities, share-buy-back, share cancellations, shares held as treasury shares and resale of treasury shares during the financial year.

A7. Dividends Paid

There was no dividends paid during the financial year.

A8. Valuations of Property, Plant & Equipment

No valuations of property, plant and equipment were carried out for the financial quarter ended 31 December 2009.

A9. Events After The Balance Sheet Date

There were no material events subsequent to the balance sheet date that require disclosure or adjustments to the unaudited interim financial statements.

A10. Performance Review

The Group made a profit before tax of RM4.01 million in current quarter compare to RM7.71 million in last quarter. The decrease of profit was due to higher personnel cost incurred for new recruitments.

A11. Securities held at fair value through profit or loss

Pubmis P	A11.	Securities held at fair value through profit or loss		
Details of held-for-trading securities are as follows: Shares 6,818 6,101 A12. Available-for-sale securities 7,100 7,1			The Group	The Group
Petalis of helic-for-trading securities are as follows: Shares 6,818 6,101 A12. Available-for-sale securities 7				
Details of held-for-trading securities are as follows: Shares 6,818 6,101				
Shares			RM'000	RM ' 000
A12. Available-for-sale securities Details of available-for-sale securities are as follows: Unquoted securities at cost: Private debt securities Shares A13. Loans and advances Term loans financing Other term loans financing Other term loans financing A13. Loans and advances Term loans financing Other term loans financing A25. 676. 31.112 Gross loans and advances Revolving credit Allowance for bad and doubtful debts: - Specific - General A14. Allowance for bad and doubtful debts: - Specific - General A15. Command advances (i) By type of customers Domestic business enterprises - Others Individuals - Other fixed nath controlled and command advances Gross loans and advances (ii) By interest rate sensitivity Fixed rate Other domestic entities Gross loans and advances (iii) By interest rate sensitivity Fixed rate Cost-plus Variable rat				0.404
Details of available-for-sale securities are ost:		Shares	6,818	6,101
Details of available-for-sale securities are ost:				
Unquoted securities at cost:	A12.			
Private debt securities 179,992 2 Shares 245 245 245 245 245 413. Loans and advances Term loans financing 19,497 - Term loans financing 19,497 - Other term loans financing 19,497 - Margin finance 49,313 55,002 Revolving credit 29,676 31,112 Gross loans and advances 98,486 86,114 Allowance for bad and doubtful debts: (4,078) (3,775) Specific (2,641) (2,521) General (1,437) (1,254) Net loans and advances 94,408 82,339 (i) By type of customers By Domestic business enterprises 29,776 Individuals 49,954 29,776 Individuals 45,329 53,359 Foreign non-bank entities 3,203 2,979 Other domestic entities 3,203 2,979 (ii) By interest rate sensitivity 49,313 55,002				
Shares 245 245 A13. Loans and advances Term loans financing 19,497 - Other term loans financing 19,497 - Other term loans financing 19,497 - Margin finance 49,313 55,002 Revolving credit 29,676 31,112 Gross loans and advances 98,486 86,114 Allowance for bad and doubtful debts: (4,078) (3,775) - Specific (2,641) (2,521) - Specific (2,641) (2,521) - General (1,437) (1,254) Net loans and advances 94,408 82,339 (i) By type of customers Domestic business enterprises 49,954 29,776 Individuals 45,329 53,359 Foreign on-bank entities 3 2,979 Other domestic entities 9 4 (ii) By interest rate sensitivity 49,133 55,002 Fixed rate 49,313 55,002 Other fixed rate loan financing 49,313 <td></td> <td></td> <td>170.002</td> <td></td>			170.002	
A13. Loans and advances Term loans financing 19,497 - Other term loans financing 19,497 - Margin finance 49,313 55,002 Revolving credit 29,676 31,112 Gross loans and advances 98,486 66,114 Allowance for bad and doubtful debts: (4,078) (3,775) - Specific (2,641) (2,521) - General (1,437) (1,251) Net loans and advances 94,408 82,339 (i) By type of customers Domestic business enterprises 49,954 29,776 Individuals 45,329 63,359 Foreign non-bank entities 3,203 2,979 Other domestic entities 3,203 2,979 Other domestic entities 49,313 55,002 Gross loans and advances 98,486 86,114 (ii) By interest rate sensitivity Fixed rate 49,313 55,002 Variable rate 49,173 31,112 Cost-plus			·	245
A13. Loans and advances Term loans financing		Strates	243	243
Term loans financing 19,497 - Other term loans financing 19,497 - Margin finance 49,313 55,002 Revolving credit 29,676 31,112 Gross loans and advances 98,486 66,114 Allowance for bad and doubtful debts: (2,641) (2,521) - Specific (2,641) (2,521) - General (1,437) (1,254) Net loans and advances 94,408 82,339 (i) By type of customers 3,203 2,979 Domestic business enterprises - University 49,954 29,776 Individuals 45,329 53,359 Foreign non-bank entities 3,203 2,979 Other domestic entities - Foreign non-bank entities 49,173 31,142 (ii) By interest rate sensitivity Fixed rate 49,313 55,002 Other fixed rate loan financing 49,313 55,002 Variable rate 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) B			180,237	245
Term loans financing 19,497 - Other term loans financing 19,497 - Margin finance 49,313 55,002 Revolving credit 29,676 31,112 Gross loans and advances 98,486 66,114 Allowance for bad and doubtful debts: (2,641) (2,521) - Specific (2,641) (2,521) - General (1,437) (1,254) Net loans and advances 94,408 82,339 (i) By type of customers 3,203 2,979 Domestic business enterprises - University 49,954 29,776 Individuals 45,329 53,359 Foreign non-bank entities 3,203 2,979 Other domestic entities - Foreign non-bank entities 49,173 31,142 (ii) By interest rate sensitivity Fixed rate 49,313 55,002 Other fixed rate loan financing 49,313 55,002 Variable rate 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) B	Δ13	Loans and advances		
Other term loans financing 19,497 - Margin finance 49,313 55,002 Revolving credit 29,676 31,112 Gross loans and advances 98,486 86,114 Allowance for bad and doubtful debts: (4,078) (3,775) - Specific (2,641) (2,521) - General (1,437) (1,254) Net loans and advances 94,408 82,339 (i) By type of customers 39,944 29,776 Domestic business enterprises - Others 49,954 29,776 Individuals 45,329 53,359 53,359 570 of 100 of 1	,,,,,,		19.497	_
Margin finance 49,313 55,002 Revolving credit 29,676 31,112 Gross loans and advances 98,486 86,114 Allowance for bad and doubtful debts: (4,078) (3,775) - Specific (2,641) (2,521) - General (1,437) (1,254) Net loans and advances 94,408 82,339 (i) By type of customers Domestic business enterprises 49,954 29,776 - Others 49,954 29,776 Individuals 45,329 53,359 Foreign non-bank entities 3,203 2,979 Other domestic entities 3,203 2,979 Other domestic entities 49,313 55,002 Other fixed rate loan financing 49,313 55,002 Variable rate 49,313 55,002 Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes 33,948 15,598 <td></td> <td></td> <td></td> <td>-</td>				-
Revolving credit 29,676 31,112 Gross loans and advances 98,486 86,114 Allowance for bad and doubtful debts: (4,078) (3,775) - Specific (2,641) (2,521) - General (1,437) (1,254) Net loans and advances 94,408 82,339 (i) By type of customers Domestic business enterprises 49,954 29,776 Individuals 45,329 53,359 Foreign non-bank entities 3,203 2,979 Other domestic entities - - Gross loans and advances 98,486 86,114 (ii) By interest rate sensitivity 49,313 55,002 Variable rate 49,313 55,002 Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gros				55,002
Gross loans and advances 98,486 86,114 Allowance for bad and doubtful debts: (4,078) (3,775) - Specific (2,641) (2,521) - General (1,437) (1,254) Net loans and advances 94,408 82,339 (i) By type of customers 50mestic business enterprises 49,954 29,776 - Others 45,329 53,359 Foreign non-bank entities 3,203 2,979 Other domestic entities - - Gross loans and advances 98,486 86,1114 (ii) By interest rate sensitivity 55,002 Variable rate 49,313 55,002 Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purpos		· · ·		
- Specific (2,641) (2,521) (1,254) (1,				
- Specific (2,641) (2,521) (1,254) (1,		Allowance for bad and doubtful debts:	(4,078)	(3,775)
Net loans and advances 94,408 82,339 (i) By type of customers Upmestic business enterprises - Others 49,954 29,776 Individuals 45,329 53,359 Foreign non-bank entities 3,203 2,979 Other domestic entities - - Gross loans and advances 98,486 86,114 (ii) By interest rate sensitivity - - Fixed rate 49,313 55,002 Other fixed rate loan financing 49,313 55,002 Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes 33,948 15,598 Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes 98,486 86,114		- Specific		
(i) By type of customers Domestic business enterprises 49,954 29,776 - Others 45,329 53,359 Foreign non-bank entities 3,203 2,979 Other domestic entities - - Gross loans and advances 98,486 86,114 (ii) By interest rate sensitivity 49,313 55,002 Fixed rate 49,313 55,002 Other fixed rate loan financing 49,313 55,002 Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes		- General	(1,437)	(1,254)
Domestic business enterprises		Net loans and advances	94,408	82,339
Domestic business enterprises		(i) By type of customers		
- Others 49,954 29,776 Individuals 45,329 53,359 50 50 50 50 50 50 50				
Foreign non-bank entities 3,203 2,979 Other domestic entities - - Gross loans and advances 98,486 86,114 (ii) By interest rate sensitivity 49,313 55,002 Fixed rate 49,313 55,002 Other fixed rate loan financing 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital Purchase of securities 33,948 15,598 Foress loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes 98,486 86,114			49,954	29,776
Other domestic entities - Gross loans and advances 98,486 86,114 (ii) By interest rate sensitivity - Fixed rate rate fixed rate loan financing 49,313 55,002 Variable rate Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital Purchase of securities 33,948 15,598 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes		Individuals	45,329	53,359
Gross loans and advances 98,486 86,114 (ii) By interest rate sensitivity Fixed rate 49,313 55,002 Other fixed rate loan financing 49,313 55,002 Variable rate Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes 98,486 86,114			3,203	2,979
(ii) By interest rate sensitivity Fixed rate 49,313 55,002 Other fixed rate loan financing 49,313 55,002 Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes		Other domestic entities		
Fixed rate 49,313 55,002 Other fixed rate loan financing 49,313 55,002 Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes 98,486 86,114		Gross loans and advances	98,486	86,114
Other fixed rate loan financing 49,313 55,002 Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes 49,173 31,112		(ii) By interest rate sensitivity		
Variable rate 49,173 31,112 Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes 31,112				
Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes 98,486 86,114		Other fixed rate loan financing	49,313	55,002
Cost-plus 49,173 31,112 Gross loans and advances 98,486 86,114 (iii) By economic purposes Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes		Variable rate	49,173	31,112
(iii) By economic purposes Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes		Cost-plus Cost-plus	49,173	31,112
Working capital 33,948 15,598 Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes		Gross loans and advances	98,486	86,114
Purchase of securities 64,538 70,516 Gross loans and advances 98,486 86,114 (iv) Gross non-performing loans and advances analysed by economic purposes		(iii) By economic purposes		
Gross loans and advances (iv) Gross non-performing loans and advances analysed by economic purposes			33,948	15,598
(iv) Gross non-performing loans and advances analysed by economic purposes		Purchase of securities	64,538	70,516
analysed by economic purposes		Gross loans and advances	98,486	86,114
analysed by economic purposes		(iv) Gross non-performing loans and advances		
		Purchase of securities	2,641	2,521

A13. Loans and advances (cont'd)

Α10.	Louis	s and advances (com d)		The Group & Bank 31 Dec 2009 RM ' 000	The Group & Bank 30 June 2009 RM ' 000
	(v)	Movements in the non-performing loans and advances:	_		
	Non-	ginning of the year performing during the year		2,521 131	104
		veries unt transferred in respect of acquisition/merger	_	(11) - 2,641	(39) 2,456 2,521
		Specific allowance on-performing loans and advances	_ =	(2,641)	(2,521)
		of net non-performing loans and advances et loans and advances	=	0.00%	0.00%
	(vi)	Breakdown of gross non-performing loans and advances Bad	=	2,641	2,521
	(vii)	Movements in the allowance for losses on loans and adv	ances		
	. ,		The Group & Bank 31 Dec 2009 RM ' 000	The Group 30 June 2009 RM ' 000	The Bank 30 June 2009 RM ' 000
		ific allowance	2,521		_
		ginning of the year vance made during the year	2,521 131	104	104
		unt written back	(11)	(95)	(39)
	Amou	unt transferred in respect of acquisition/merger	2,641	2,512 2,521	2,456 2,521
	Gene	eral allowance			
		ginning of the year	1,254	-	-
	•	ount written back) / allowance made during the year	183	168	168
	Amou	unt transferred in respect of acquisition/merger	1,437	1,086 1,254	1,086 1,254
	As %	of gross loans and advances less specific allowance	1.5	1.5	1.5
A14.	Clien	ts' and brokers' balances			
				The Group	The Group
				& Bank 31 Dec 2009	& Bank 30 June 2009
			_	RM ' 000	RM ' 000
		orming accounts performing accounts		131,749	187,518
	- -	Bad Doubtful		73,472 388	73,406 53
			_	73,860	73,459
	Clien	ts' and brokers' balances		205,609	260,977
	Less:	Allowances for bad and doubtful debts		(121,870)	(120,169)
	-	Specific	Γ	(73,666)	(73,432)
	-	General Interest in suspense		(10) (48,194)	(50) (46,687)
			_ =	83,739	140,808
				·	_

A15. Other receivables

AID.	Other receivables				
		The G	-	The Ba	nk
		31 Dec 2009	30 June 2009	31 Dec 2009	30 June 2009
		RM'000	RM ' 000	RM '000	RM ' 000
		_	_	_	
	Interest receivable	7	3	7	3
	Amount due from subsidiary companies	24	-	76	129
	Other receivables, deposits and prepayments	17,537	11,090	17,098	11,087
	Other receivables	10,127	2,510	9,688	2,507
	Deposits and prepayments	7,410	8,580	7,410	8,580
		17,568	11,093	17,181	11,219
A16.	Deposits from customers				
				The Group	The Group
				& Bank	& Bank
				31 Dec 2009	30 June 2009
				RM'000	RM ' 000
	By type of deposit				
	Fixed deposits		=	196,561	-
	Maturity structure of fixed deposits and negotiable ins	truments of depos	sits:		
	Due within six months		_	196,561	-
				196,561	
	The deposits are sourced from the following customer	<u>'S:</u>			
	Business enterprises			180,561	-
	Individuals			16,000	
			_	196,561	
A17.	Deposits and placement of banks and other finance	ial institutions		-	-
				The Group	The Group
				& Bank	& Bank
				31 Dec 2009	30 June 2009
			_	RM'000	RM ' 000
	Other financial institutions			1 024	0.020
	Other infancial institutions		=	1,824	9,820
A10	Payable and other liabilities				
A10.	i ayable and other habilities	The G	iroun	The Ba	nk
			30 June 2009	31 Dec 2009	30 June 2009
		RM ' 000	RM ' 000	RM ' 000	RM ' 000
		1111 000	1111 000	IXIVI OOO	1111 000
	Amount owing to holdings company	9,150	8,645	8,763	8,645
	Amount owing to subsidiary companies	23	-	95	95
	Remisiers' trust deposits	10,909	12,816	10,909	12,816
	Other payables and accrued liabilities	15,845	13,913	15,864	13,887
	Other payables	8,123	6,429	8,142	6,403
	Accrued liabilities	7,722	7,484	7,722	7,484
	Interest payable	667	39	667	39
	Post employment benefits obligation	007	00	007	33
	- defined contribution plan	415	850	415	850
	defined continuation plan	37,009	36,263	36,713	36,332
			55,255	55,715	00,002

A19. Interest Income

				The Group	& Bank
				Current	Financial
				Quarter	year-todate
				31 Dec 2009	31 Dec 2009
				RM '000	RM'000
	Lanca and advances			4 404	0.045
	Loans and advances			1,484	3,015
	- Interest income other than recoveries from NPLs	- CC - C		1,484	3,015
	Money at call and deposit placements with financial in	istitutions		280	469
	Available-for-sale securities			1,563	2,858
	Others		_	844	1,634
				4,171	7,976
	Interest suspended		_	(793) 3,378	(1,507) 6,469
			=	3,376	0,409
A20.	Interest Expense				
				The Group	
				Current	Financial
				Quarter	year-todate
				31 Dec 2009	31 Dec 2009
			<u> </u>	RM ' 000	RM'000
	Deposits from other customers			922	1,682
	Deposits and placements of banks and other financial	institutions		13	31
			_	935	1,713
A 24	Non Interest Income				
AZ1.	Non-Interest Income	The Croup	The Bank	The Croup	The Bank
		The Group		The Group	
		Current	Current	Financial	Financial
		Quarter	Quarter	year-todate	year-todate
		31 Dec 2009 RM ' 000			
a)	Fee income:	TAIN OOO	IXIVI OOO	INIVI 000	IXIVI OOO
a)	Brokerage income	9,556	9,556	21,778	21,778
	Fee on loans and advances	9,556 215	9,536 215	323	323
	Arranger fees	1,496	1,496	1,991	1,991
	Corporate advisory fees	180	180	180	180
	Other fee income	1,276	1,176	1,555	1,307
	Agency fees	50	50	50	50
	Placement fees	1,017	1,017	1,017	1,017
	Others	488	240	488	240
1. \	Not become force as well-a	12,723	12,623	25,827	25,579
b)	Net income from securities				
	Gross dividend income from:				
	Securities quoted in Malaysia			200	
	Securities held at fair value through profit or loss	-	-	299	299
	Realised gain or loss on revaluation of securities			1,256	1,256
	held at fair value through profit or loss	538	538	538	538
	Unrealised gain on revaluation of securities	250	250	740	740
	held at fair value through profit or loss	359	359	718	718
		897	897	1,555	1,555
c)	Other income:				
	Gain on sale of property and equipment	192	192	248	248
	Other non-operating income	132	132	171	171
	-	324	324	419	419
		13,944	13,844	27,801	27,553
		(897)	(897)	21,001	21,000
		(/	\ <i>\</i>		

A22. Overhead Expenses

	The Group	The Bank	The Group	The Bank
	Current	Current	Financial	Financial
	Quarter	Quarter	year-todate	year-todate
	31 Dec 2009	31 Dec 2009	31 Dec 2009	31 Dec 2009
	RM ' 000	RM ' 000	RM ' 000	RM ' 000
Personnel costs Salaries and wages Allowance and bonuses Employers' contribution to EDE & Sacce /	7,100	7,046	10,890	10,796
	3,603	3,575	6,451	6,387
	2,191	2,171	2,519	2,499
Employers' contribution to EPF & Socso / Other retirement plans Staff training expenses Medical and staff welfare Others	313	307	707	697
	161	161	256	256
	108	108	223	223
	724	724	734	734
Establishment costs Rental of premises Depreciation of property, plant & equipment Amortisation of intangible assets Information technology expenses Motor vehicle expenses Others	2,702	2,702	5,443	5,443
	908	908	1,825	1,825
	396	396	775	775
	154	154	268	268
	1,006	1,006	1,917	1,917
	28	28	58	58
	210	210	600	600
Marketing expenses Advertisement and publicity Entertainment and business improvements Others	116	116	290	290
	7	7	7	7
	98	98	248	248
	11	11	35	35
Administration and general expenses Management fees Auditors' fees: audit work Legal & Professional fees Non-executive directors remuneration Banking license fees Subscription to Institutions Teletransmission expenses Others	2,149	1,954	3,965	3,765
	243	243	585	585
	35	35	70	70
	796	796	1,536	1,536
	40	40	45	45
	66	66	99	99
	23	23	37	37
	356	356	688	688
	590	395	905	705
	12,067	11,818	20,588	20,294

A23. Allowance for losses on loans and advances and write back of allowance on other losses

and write back of allowance on other losses				The
			The Group	& Bank
			Current	Financial
			Quarter	year-todate
			31 Dec 2009	31 Dec 2009
			RM'000	RM'000
Allowance for losses on loans and advances:				
Specific allowance				
 Made during the financial year 	1	66	66	131
- Written back	11	-	-	(11)
General allowance (net)				
- Written back	287	235	235	183
Allowance for losses on clients' and brokers' balances:				
Specific allowance (net)				
- Written back	59	24	24	(11)
General allowance (net)				` ,
- Written back	14	(13)	(13)	(40)
	372	312	312	252
	372	312		
A24. Commitment and Contingencies				
· ·			The Group	The Group
			& Bank	& Bank
			31 Dec 2009	30 June 2009
			RM'000	RM ' 000
Any commitment that are unconditionally cancelled at any time by the bank without prior notice or that				_
effectively provide for automatic cancellation due to				
deterioration in a borrower's creditworthiness			331,726	327,475

In the normal course of business, the Group and the Bank made various commitments and incur certain contingent liabilities with legal recourse to their customers. No material losses are anticipated as a result of these transactions.

A25. Capital Adequacy

The capital adequacy ratios of the Bank are computed based on BNM's Guidelines on Risk Weighted Capital Adequacy Framework (Basel II).

(i) The capital adequacy ratios of the Bank is as follows:

Fine Figure 1 (1997) The Bank (1997) The	(i) The capital adequacy ratios of the Bank is as follows.		
Tier-Lapital RM '000 (RM' 000) <		The Bank	The Bank
Tier-I capital RM**000 RM**000 Paid-up share capital 123,500 124,500			
Paid-up share capital 123,500			
Paid-up share capital (54,250) (56,250)		RIVI UUU	RIVI UUU
Accountal ted losses (exclude deferred taxation) 4,3229 4,3229 4,323 4,363 4,363 1,363 1,363 1,363 1,363 1,363 1,363 1,363 1,300 1,000 <td< td=""><td></td><td></td><td></td></td<>			
Seat	Paid-up share capital	123,500	123,500
Seat	Accumulated losses (exclude deferred taxation)	(54.229)	(54.229)
Part	,		
Resident Resident			
Time	Lange Conduction	•	
Part			
Redeemable preference shares ("RPS") 1,631 1,631 Share premium on RPS 142,035 142,035 Ceneral allowance for losses on loans and advances, and other losses 1,448 1,304 Total Tier-2 capital 43,397 43,635 Bijble Tier 2 capital 86,794 87,266 Less; Investments in subsidiary companies 6589 7589 Capital ratio 14,90% 17,59% Risk-weighted capital ratio 14,90% 17,59% Risk-weighted assets ("RWA") in the various categories of risk-weighted assets in Risk weighted assets ("RWA") in the various categories of risk-weighted asset in Risk weighted asset for prepation Risk weighted asset for pr	l otal Tier-1 capital	43,397	43,633
Redeemable preference shares ("RPS") 1,631 1,631 Share premium on RPS 142,035 142,035 Ceneral allowance for losses on loans and advances, and other losses 1,448 1,304 Total Tier-2 capital 43,397 43,635 Bijble Tier 2 capital 86,794 87,266 Less; Investments in subsidiary companies 6589 7589 Capital ratio 14,90% 17,59% Risk-weighted capital ratio 14,90% 17,59% Risk-weighted assets ("RWA") in the various categories of risk-weighted assets in Risk weighted assets ("RWA") in the various categories of risk-weighted asset in Risk weighted asset for prepation Risk weighted asset for pr			
Redeemable preference shares ("RPS") 1,631 1,631 Share premium on RPS 142,035 142,035 Ceneral allowance for losses on loans and advances, and other losses 1,448 1,304 Total Tier-2 capital 43,397 43,635 Bijble Tier 2 capital 86,794 87,266 Less; Investments in subsidiary companies 6589 7589 Capital ratio 14,90% 17,59% Risk-weighted capital ratio 14,90% 17,59% Risk-weighted assets ("RWA") in the various categories of risk-weighted assets in Risk weighted assets ("RWA") in the various categories of risk-weighted asset in Risk weighted asset for prepation Risk weighted asset for pr	Tier-2 capital		
Share premium on RPS 142,035 142,035 General allowance for losses on loans and advances, and other losses 1,345 13,04 Icola Tire 2 capital 43,397 43,632 Bigible Tier 2 capital 86,794 87,266 Less: Investments in subsidiary companies (588) (588) Capital base 14,90% 17,59% Risk-weighted capital ratio 14,90% 17,59% Risk-weighted sasets ("RWA") in the various categories of risk-weighted saset in Basel III all all pace 2009 7,00% 18,00% 18,00% 18,00% 18,00% 19,00%	•	1 631	1 631
General allowance for losses on loans and advances, and other losses 1,448 1,349 Total Tire-2 capital 43,377 343,637 Eligible Tier 2 capital 86,794 87,266 Loss: Investments in subsidiary companies 6588 6588 86,788 Capital base 86,708 86,708 86,708 Capital ratios 14,90% 17,59% Risk-weighted capital ratio 14,90% 17,59% Risk-weighted assets ("RWA") in the various categories of risk-weighted sets ("RWA") in the various categories of risk-weighted assets for market risk The Bank Basel II Rusk-weighted assets for market risk 10,00% 10,00% 10,00% 10,00% 10,00% 10,00% <td></td> <td>•</td> <td></td>		•	
Eligible Tier 2 capital 145,114 144,970 Eligible Tier 2 capital 43,397 43,633 Total capital capital 86,794 87,266 Cass: Investments in subsidiary companies (588) (588) Capital ratios 14,90% 17,59% Core capital ratio 14,90% 34,94% (i) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted The Bank Base III 30,90m		•	
Eligible Tier 2 capital 43,397 43,087 Total capital Less: Invostments in subsidiary companies (588) (588) (588) (588) (588) Capital ratios Total capital ratio 14,90% (17.59% (34.94%) (ii) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted The Bank Basel II (31 Dec 2009) (8.00%) Principal 181,004 (19.0%) 181,004 (19.0%) 10% 181,004 (19.0%) 20.0% 20% 242,986 (19.0%) 238,152 (19.0%) 25% 242,986 (19.0%) 238,152 (19.0%) 10% 122,730 (19.0%) 142,536 (19.0%) 10% 122,730 (19.0%) 142,536 (19.0%) 10% 122,730 (19.0%) 142,536 (19.0%) 75% 2 2 10% 2 2 10% 2 380,773 75% 2 380,773 10% 2 2 10% 2 380,773 2 2 2 2 2 2 2 2 2 </td <td></td> <td></td> <td></td>			
Total capital Less: Investments in subsidiary companies 86,794 (588) (588) (588) 87,266 (588) (588) (588) Capital base 86,206 (878) (878) 86,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (87	Total Tier-2 capital	145,114	144,970
Total capital Less: Investments in subsidiary companies 86,794 (588) (588) (588) 87,266 (588) (588) (588) Capital base 86,206 (878) (878) 86,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (87			
Total capital Less: Investments in subsidiary companies 86,794 (588) (588) (588) 87,266 (588) (588) (588) Capital base 86,206 (878) (878) 86,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (878) 87,206 (87	Eligible Tier 2 capital	43.397	43.633
Exest: Investments in subsidiary companies (588) (588) Capital ratios 14.90% 17.59% Core capital ratio 14.90% 34.94% (i) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted. The Bank Basel II Basel			10,000
Exest: Investments in subsidiary companies (588) (588) Capital ratios 14.90% 17.59% Core capital ratio 14.90% 34.94% (i) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted. The Bank Basel II Basel	Total capital	96 70 <i>1</i>	27 266
Capital ratios Core capital ratio 14.90% 17.59% Riskable register at a price of price apital ratio 14.90% 17.59% Riskable register at a price of price apital ratio 14.90% 17.59% Riskable register at a price of price price price of price price of price		•	
Capital ratios 14.90% 17.59% Risk-weighted capital ratio 29.60% 34.94% (ii) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted assets ("RWA") in the various categories of risk-weighted asset ("RWA") in the various categories of risk-weighted assets for market risk The Bank Basel II 31,090 The Bank Basel II 31,290			(588)
Core capital ratio 14.90% 17.50% Risk-weighted capital ratio 29.60% 34.94% (ii) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted assets ("RWA") in the various categories of risk-weighted assets for market risk The Bank Basel II	Capital base	86,206	86,678
Core capital ratio 14.90% 17.50% Risk-weighted capital ratio 29.60% 34.94% (ii) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted assets ("RWA") in the various categories of risk-weighted assets for market risk The Bank Basel II	_		
Core capital ratio 14.90% 17.50% Risk-weighted capital ratio 29.60% 34.94% (ii) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted assets ("RWA") in the various categories of risk-weighted assets for market risk The Bank Basel II	Capital ratios		
Risk-weighted capital ratio 29.60% 34.94% (ii) Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted The Bank Basel II 31 Dec 2009 2009 2000 2000 2000 2000 2000 200		14 90%	17 59%
Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weighted Saset It Saset			
Principal The Bank Basel II and Dasel II a	Risk-weighted capital ratio	29.00%	34.94%
Principal The Bank Basel II and Dasel II a	("\		
Principal Basel II 31 Dec 2009 a June 2009 RM'000 Basel II 30 June 2009 RM'000 Principal Basel II 31 Dec 2009 RM'000 RM'000 0% 181,004 37 10% 24,986 238,152 25% 2 - 50% 2 - 50% 2 - 10% 2 - 150% 2 - 150% 2 - 150% 2 - 75 2 - 10% 2 - 10% 2 - 20% 48,597 47,630 35% 2 - 20% 48,597 47,630 35% - - 50% - - 50% - - 50% - - 50% - - 50% - - 50% - - 50%	(ii) Breakdown of risk-weighted assets ("RVVA") in the various categories of risk-weigh		
Principal RM'000 31 Dec 2009 RM'000 RM'000 0% 181,004 37 10% 2. - 20% 242,986 238,152 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - 75k - - 100% 2. - 150% - - 75m - - 10% - - 20% 48,597 47,630 35% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - 75% - - 100% 122,730 142,584 150%		The Bank	The Bank
Principal RM'000 RM'000 0% 181,004 37 10% - - 20% 242,986 238,152 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 8WA - - 10% - - 20% 48,597 47,630 35% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% - - 100% - - 100% - - 75% - - 100% 12,2730 142,584 150% - - 75 - - </td <td></td> <td>Basel II</td> <td>Basel II</td>		Basel II	Basel II
Principal RM'000 RM'000 0% 181,004 37 10% - - 20% 242,986 238,152 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 8WA - - 10% - - 20% 48,597 47,630 35% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% - - 100% - - 100% - - 75% - - 100% 12,2730 142,584 150% - - 75 - - </td <td></td> <td>31 Dec 2009</td> <td>30 June 2009</td>		31 Dec 2009	30 June 2009
Principal 181,004 37 10% - - 20% 242,986 238,152 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 8WA - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 12,2730 142,584 150% - - 75% - - 100% 12,2730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653			
0% 181,004 37 10% - - 20% 242,986 238,152 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 RWA - - 0% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - 75% - - 100% 122,730 142,584 150% - - 75% - - 100% 122,730 142,584 150% - - 75% - - 101 12,202	Principal	IXIVI OOO	11111000
10% - - 20% 242,986 238,152 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 RWA - - 0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653			
20% 242,986 238,152 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 8WA - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for operational risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		181,004	37
35% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 RWA - - 0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for operational risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	10%	-	-
35% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 RWA - - 0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for operational risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	20%	242,986	238,152
50% - - 75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 RWA - - 0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for operational risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		´-	, -
75% - - 100% 122,730 142,584 150% - - Total 546,720 380,773 RWA - - 0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		_	_
100% 122,730 142,584 150% - - Total 546,720 380,773 RWA - - 0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for operational risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		_	_
RWA - - 0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for operational risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653			-
RWA - - 0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		122,730	142,584
RWA - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for operational risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		-	-
0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	Total	546,720	380,773
0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	-		
0% - - 10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	RWA		
10% - - 20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653			
20% 48,597 47,630 35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		-	-
35% - - 50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		-	-
50% - - 75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	20%		47.630
75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		48,597	,
75% - - 100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	35%	48,597 -	-
100% 122,730 142,584 150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653		48,597 - -	- -
150% - - Total risk-weighted assets for credit risk 171,327 190,214 Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	50%	48,597 - - -	- - -
Total risk-weighted assets for credit risk171,327190,214Risk-weighted assets for market risk13,63612,202Risk-weighted assets for operational risk106,23245,653	50% 75%	- -	- - -
Risk-weighted assets for market risk 13,636 12,202 Risk-weighted assets for operational risk 106,232 45,653	50% 75% 100%	- -	- - -
Risk-weighted assets for operational risk 106,232 45,653	50% 75% 100% 150%	- - - 122,730 -	- - - 142,584 -
Risk-weighted assets for operational risk 106,232 45,653	50% 75% 100% 150% Total risk-weighted assets for credit risk	122,730 - 171,327	- - 142,584 - 190,214
	50% 75% 100% 150% Total risk-weighted assets for credit risk	122,730 - 171,327	- - - 142,584 - - 190,214
	50% 75% 100% 150% Total risk-weighted assets for credit risk Risk-weighted assets for market risk	122,730 - 171,327 13,636	142,584 - 190,214 12,202
	50% 75% 100% 150% Total risk-weighted assets for credit risk Risk-weighted assets for market risk Risk-weighted assets for operational risk	122,730 - 171,327 13,636 106,232	142,584 - 190,214 12,202 45,653

The Bank has adopted the Standardised Approach for credit risk and market risk and Basic Indicator Approach for operational risk computation.

A25. Capital Adequacy (cont'd)

(iii) Disclosures on capital adequacy under the Standardised Approach:

The Bank 31 Dec 2009	Gross	Net	Risk- Weighted	Total Risk- Weighted Assets after	Capital
Exposure Class		Exposures RM'000	Assets RM'000	Effects of PSIA RM'000	Requirements RM'000
Credit Risk	11		7 000		
On Balance Sheet Exposures Sovereigns & Central Banks	990	990			
Banks	242,986	242,986	- 48,597	- 48,597	- 3,888
Corporates	229,165	49,173	49,173	49,173	3,934
Other Assets	24,059	24,059	24,037	24,037	1,923
Equity Exposures	49,520	49,520	49,520	49,520	3,961
Defaulted Exposures	-	-	-	-	
Total for On Balance Sheet Exposures	546,720	366,728	171,327	171,327	13,706
Off Balance Sheet Exposures					
OTC Derivatives Off Balance Sheet Exposures	-	-	<u>-</u>	-	-
other than OTC derivatives	_	-	_	-	_
or credit derivatives	- -	- -	<u>-</u>	- -	<u>-</u>
Defaulted Exposures		-	-	-	
Total for Off Balance Sheet Exposures		-	-	-	-
Total for On and Off					
Balance Sheet Exposures	546,720	366,728	171,327	171,327	13,706
Market Risk					
market rick	Short Position				
Interest Rate Risk	-	-	-	-	-
Equity Position Risk	6,818	6,818	13,636	13,636	1,091
Foreign Exchange Risk		-	-	-	<u>-</u>
	6,818	6,818	13,636	13,636	1,091
Operational Risk					
Operational Risk			106,232	106,232	8,499
Total RWA and Capital Requirement		=	291,195	291,195	23,296
PSIA "Profit Sharing Investment Account" OTC "Over The Counter"					
The Bank					
31 Dec 2009			Total	Positive Fair	
		Total	Credit	Value of	Total Risk
		Principal	Equivalent	Derivative	Weigeted
		Amount RM'000	Amount RM'000	Contracts RM'000	Amount RM'000
Nature of item:		IVIAI OOO	IVIAI 000	IXIVI OOO	1/141 000
Any commitment that are unconditionally cand at any time by the bank without prior notice					
effectively provide for automatic cancellation deterioration in a borrower's creditworthines	n due to	331,726	_	-	-
Total		331,726			
ıvıaı	:	JJ 1,1 ZO	-	-	<u> </u>

A25. Capital Adequacy (cont'd)

(iii) Disclosures on capital adequacy under the Standardised Approach: (cont'd)

The Bank 30 June 2009 Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk- Weighted Assets RM'000	Total Risk- Weighted Assets after Effects of PSIA RM'000	Capital Requirements RM'000
Credit Risk	KW 000	IVIII 000	KW 000	Killi 000	Kill 000
On Balance Sheet Exposures Sovereigns & Central Banks Banks Corporates Other Assets Equity Exposures Defaulted Exposures	15 238,152 31,112 93,612 17,882	15 238,152 31,112 93,612 17,882	- 47,630 31,112 93,612 17,860	- 47,630 31,112 93,612 17,860	- 3,810 2,489 7,489 1,429
Total for On Balance Sheet Exposures	380,773	380,773	190,214	190,214	15,217
Off Balance Sheet Exposures OTC Derivatives Off Balance Sheet Exposures other than OTC derivatives or credit derivatives Defaulted Exposures	- - - -	- - - -	- - - -	- - - -	- - - -
Total for Off Balance Sheet Exposures		-	-	-	
Total for On and Off Balance Sheet Exposures	380,773	380,773	190,214	190,214	15,217
Market Risk Interest Rate Risk Equity Position Risk Foreign Exchange Risk	Short Position - 6,101	- 6,101 -	- 12,202 -	- 12,202 -	- 976 -
	6,101	6,101	12,202	12,202	976
Operational Risk Operational Risk			45,653	45,653	3,652
Total RWA and Capital Requirement		=	248,069	248,069	19,845
PSIA "Profit Sharing Investment Account" OTC "Over The Counter"					
The Bank 30 June 2009					
Nature of item:		Total Principal Amount RM'000	Total Credit Equivalent Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Total Risk Weigeted Amount RM'000
Any commitment that are unconditionally can at any time by the bank without prior notice effectively provide for automatic cancellation deterioration in a borrower's creditworthinest	or that n due to	327,475	<u>-</u>	_	_
Total		327,475			
	į	52.,170			

A25. Capital Adequacy (cont'd)

(iii) Disclosures on capital adequacy under the Standardised Approach: (cont'd)

The Bank 31 Dec 2009

Exposures after Netting and Credit Risk Mitigation

	_^	posures an	ter Netting and	Cicuit ixis	k wiitigation	Total	
						Exposure	
						after	
Supervisory	Sovereigns					Netting &	Total Risk
Risk	& Central			Other	Equity	Credit Risk	Weighted
Weights	Banks	Banks	Corporates	Assets	Exposures	Mitigation	Assets
0%	990	_	-	22	-	1,012	-
10%	-	-	-	-	-	-	-
20%	-	242,986	-	-	-	242,986	48,597
35%	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-
100%	-	-	49,173	24,037	49,520	122,730	122,730
110%	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-
938%	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-
Total	990	242,986	49,173	24,059	49,520	366,728	171,327

The Bank 30 June 2009

Exposures after Netting and Credit Risk Mitigation

						Exposure after	
Supervisory Risk Weights	Sovereigns & Central Banks	Banks (Corporates	Other Assets	Equity Exposures	Netting & Credit Risk Mitigation	Total Risk Weighted Assets
3					•	J	
0%	15	-	-	22	-	37	-
10%	-	-	-	-	-	-	-
20%	-	238,152	-	-	-	238,152	47,630
35%	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-
100%	-	-	31,112	17,860	93,612	142,584	142,584
110%	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-
938%	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-
Total	15	238,152	31,112	17,882	93,612	380,773	190,214

Total

A26. Interest Rate Risk

Group		←	— Non-t	rading boo	ok			Effective
		Up to 1	> 1 - 3	> 3 - 12	Non interest	Trading		interest
As at 31 December 2009	Notes	month	months	months	sensitive	book	Total	rate
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	<u>%</u>
Assets								
Cash and short term funds		208,185	-	-	36,407	-	244,592	2.0
Securities held at fair value through profit or loss	A11	-	-	-	-	6,818	6,818	
Available-for-sale securities	A12	-	-	179,992	245	-	180,237	3.4
Loans and advances	A13							
- Performing		29,676	46,672	19,497	(1,437) ^	-	94,408	6.6
- Non-performing		-	-	-	- ^	-	-	-
Clients' and brokers' balances	A14	-	-	-	83,739	-	83,739	-
Other receivables	A15	7	-	-	17,561	-	17,568	-
Statutory deposits with Bank Negara Malaysia		-	-	-	910	-	910	-
Tax recoverable		-	-	-	68	-	68	-
Deferred tax assets		-	-	-	55,256	-	55,256	-
Prepaid lease payments		-	-	-	1,132	-	1,132	-
Property and equipment		-	-	-	4,203	-	4,203	-
Goodwill		-	-	-	28,986	-	28,986	-
Intangible assets		-	-	-	1,264	-	1,264	-
Total assets		237,868	46,672	199,489	228,334	6,818	719,181	•
Liabilities								
Deposits from customers	A16	16,000	2,250	178,311	-	-	196,561	2.0
Deposits and placement of banks and other financial institutions	A17	-	-	1,824	-	-	1,824	2.5
Clients' and brokers' balances		-	_	_	200,735	-	200,735	-
Payable and other liabilities	A18	2	_	665	36,342	_	37,009	-
Total liabilities		16,002	2,250	180,800	237,077	-	436,129	
Total interest rate sensitivity gap		221,866	44,422	18,689				

[^] Include specific allowance and general allowance amounting to RM4,078,000

A26. Interest Rate Risk (cont'd)

Group		•	— Non-t	trading boo	ok ——▶			Effective
As at 30 June 2009	Notes	Up to 1 month	> 1 - 3 months	> 3 - 12 months	Non interest sensitive	Trading book	Total	interest rate
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%
Assets								
Cash and short term funds		197,495	-	-	41,528	-	239,023	1.9
Deposits and placements with banks and other financial institutions		-	24	-	-	-	24	1.8
Securities held at fair value through profit or loss	A11	-	-	-	-	6,101	6,101	-
Available-for-sale securities	A12	-	-	-	245	-	245	-
Loans and advances	A13							
- Performing		31,112	52,481	-	(1,254) ^	-	82,339	8.0
- Non-performing		-	-	-	- ^	-	-	-
Clients' and brokers' balances	A14	-	-	-	140,808	-	140,808	-
Other receivables	A15				11,093	-	11,093	-
Tax recoverable		-	-	-	68	-	68	-
Deferred tax assets		-	-	-	58,192	-	58,192	-
Prepaid lease payments		-	-	-	1,132	-	1,132	-
Property and equipment		-	-	-	4,210	-	4,210	-
Goodwill		-	-	-	28,750	-	28,750	-
Intangible assets		-	-	-	937	-	937	-
Total assets		228,607	52,505	-	285,709	6,101	572,922	
Liabilities								
Deposits and placement of banks and other financial institutions	A17	8,000	344	1,476	-	-	9,820	2.1
Clients' and brokers' balances		-	-	-	252,568	-	252,568	-
Payable and other liabilities	A18				36,263		36,263	-
Total liabilities		8,000	344	1,476	288,831	-	298,651	
Total interest rate sensitivity gap		220,607	52,161	(1,476)	,			

[^] Include specific allowance and general allowance amounting to RM3,775,000

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A26. Interest Rate Risk (cont'd)

Bank		•	— Non-t	rading boo	ok —			Effective
		Up to 1	> 1 - 3	> 3 - 12	Non-interest	Trading		interest
As at 31 December 2009	Notes	month	months	months	sensitive	book	Total	rate
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	%
Assets								
Cash and short term funds		208,185	-	-	34,884	-	243,069	2.0
Securities held at fair value through profit or loss	A11	-	-	-	-	6,818	6,818	-
Available-for-sale securities	A12	-	-	179,992	245	-	180,237	3.4
Loans and advances	A13							
- Performing		29,676	46,672	19,497	(1,437)	^ -	94,408	6.6
- Non-performing		-	-	-	-	^ -	-	-
Clients' and brokers' balances	A14	-	-	-	83,739	-	83,739	-
Other receivables	A15	7	-	-	17,174	-	17,181	-
Tax recoverable		-	-	-	131	-	131	-
Statutory deposits with Bank Negara Malaysia		-	-	-	910	-	910	-
Investment in subsidiary companies		-	-	-	588	-	588	-
Deferred tax assets		-	-	-	55,256	-	55,256	-
Prepaid lease payments		-	-	-	1,132	-	1,132	-
Property and equipment		-	-	-	4,203	-	4,203	-
Goodwill		-	-	-	30,236	-	30,236	-
Intangible assets			-	-	1,264	-	1,264	-
Total assets		237,868	46,672	199,489	228,325	6,818	719,172	
Liabilities								
Deposits from customers	A16	16,000	2,250	178,311	-	-	196,561	2.0
Deposits and placement of banks and other financial institutions	A17	-	-	1,824	-	-	1,824	2.5
Clients' and brokers' balances		-	-	-	199,756	-	199,756	-
Payable and other liabilities	A18	2	-	665	36,046	-	36,713	-
Total liabilities		16,002	2,250	180,800	235,802	-	434,854	•
Total interest rate sensitivity gap		221,866	44,422	18,689				

[^] Include specific allowance and general allowance amounting to RM4,078,000

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A26. Interest Rate Risk (cont'd)

Bank		•		rading boo			Effective	
As at 30 June 2009	Notes	Up to 1 month RM'000	> 1 - 3 months RM'000	> 3 - 12 months RM'000	Non-interest sensitive RM'000	Trading book RM'000	Total RM'000	interest rate %
Assets	•							
Cash and short term funds		197,495	-	-	40,656	-	238,151	1.9
Deposits and placements with banks and other financial institutions		-	24	-	-	-	24	1.8
Securities held at fair value through profit or loss	A11	-	-	-	-	6,101	6,101	-
Available-for-sale securities	A12	-	-	-	245	-	245	-
Held-to-maturity securities		-	-	-	-	-	-	-
Loans and advances	A13							
- Performing		31,112	52,481	-	(1,254)	^ -	82,339	8.0
- Non-performing		-	-	-	-	^ -	-	-
Clients' and brokers' balances	A14	-	-	-	140,808	-	140,808	-
Other receivables	A15	-	-	-	11,219	-	11,219	-
Tax recoverable		-	-	-	131	-	131	-
Investment in subsidiary companies		-	-	-	588	-	588	-
Deferred tax assets		-	-	-	58,192	-	58,192	-
Prepaid lease payments		-	-	-	1,132	-	1,132	-
Property and equipment		-	-	-	4,210	-	4,210	-
Goodwill		-	-	-	30,000	-	30,000	-
Intangible assets		-	-	-	937	-	937	_
Total assets	•	228,607	52,505	-	286,864	6,101	574,077	
Liabilities								
Deposits and placement of banks and other financial institutions	A17	8,000	344	1,476	-	-	9,820	2.1
Clients' and brokers' balances		-	-	-	252,434	-	252,434	-
Payable and other liabilities	A18	-	-	-	36,332	-	36,332	-
Total liabilities	•	8,000	344	1,476	288,766	-	298,586	
Total interest rate sensitivity gap		220,607	52,161	(1,476)				

[^] Include specific allowance and general allowance amounting to RM3,775,000

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SUMMARY OF MOVEMENTS IN NPL AND ALLOWANCE FOR BAD & DOUBTFUL DEBTS (Domestic/Overseas/Global Operations)

Name of institution: Hong Leong Investment Bank Berhad

Code: 120514011 Financial year ended: 31 December 2009

Code	Items	Specific Allowance	General Allowance	Total						
		RM'000								
9370	Balance as at the beginning of the financial year	2,521	1,254	3,775						
9372	Charge for the year	131	183	314						
9374	Amount written back to Profit and Loss	(11)	-	(11)						
9376	Amount written off	-	-	-						
9378	Balance as at the end of the financial year	2,641	1,437	4,078						

Non-Performing Loans (NPL)	RM'000
Balance as at the beginning of the financial year	2,521
Total loans (Principal & interest) Classified as NPL during the year	131
Loans / financing converted to securities	0
NPL Recovered during the year	(11)
NPL Reclassified as Performing	0
Amount written off	0
Other adjustment (Please explain)	0
Balance as at the end of the financial year	2,641

Banking Institution : HONG LEONG INVESTMENT BANK BERHAD

Overall Assessment of the Group Financial Performance For the Financial Quarter Ended 31/12/2009

	Total /	Assets	Total /	Assets			Р	BT					F	PAT			PBT/	/SHF	PBT/ASSETS		DIVIDE	NDS
	C		C	0	Q		Q	0	△ Q	1-Q0	C		C	20	△ Q′	I-Q0	Q1	Q0	Q1	Q0	Q1	Q0
Name of Company	RM mil	% of Group TA	RM mil	% of Group TA	RM mil	% of Group PBT	RM mil	% of Group PBT	RM mil	%	RM mil	% of Group PAT	RM mil	% of Group PAT	RM mil	%	%	%	%	%	%	%
1 Hong Leong Investment Bank Bhd	719.2	100.0	0.0	0.0	11.76	100.3	0.00	0.0	11.76	100.0	8.82	100.5	0.00	0.0	8.82	100.0	4.1	0.0	1.6	0.0	0.0	0.0
2 HLG Nominee (Tempatan) Sdn Bhd	0.7	0.1	0.0	0.0	0.07	0.6	0.00	0.0	0.07	100.0	0.07	0.8	0.00	0.0	0.07	100.0	58.3	0.0	10.3	0.0	0.0	0.0
3 HLG Nominee (Asing) Sdn Bhd	1.2	0.2	0.0	0.0	(0.11)	(0.9)	0.00	0.0	(0.11)	(100.0)	(0.11)	(1.3)	0.00	0.0	(0.11)	(100.0)	(32.4)	0.0	(9.2)	0.0	0.0	0.0
4 RC Holdings Sdn Bhd	58.7	8.2	0.0	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5 RC Research Sdn Bhd	0.1	0.0	0.0	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 RC Nominee (Tempatan) Sdn Bhd	0.5	0.1	0.0	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 Rc Nominee (Asing) Sdn Bhd	0.0	0.0	0.0	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	780.4	108.5	0.0	0.0	11.72	100.0	0.00	0.0	11.72	100.0	8.78	100.0	0.00	0.0	8.78	100.0	3.4	0.0	1.5	0.0	0.0	0.0
Conso adjustments	(61.2)	(8.5)	0.0	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.00	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Group	719.2	100.0	0.0	0.0	11.72	100.0	0.00	0.0	11.72	100.0	8.78	100.0	0.00	0.0	8.78	100.0	4.1	0.0	1.6	0.0	0.0	0.0

Note:

Q1 refers to the current financial quarter and Q0 refers to the preceding year corresponding financial quarter.

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