

INCOME STATEMENTS

for the financial year ended 31 December 2002

	Note	The Group		The Bank	
		2002 RM'000	2001 RM'000	2002 RM'000	2001 RM'000
Interest income	21	933,730	920,367	931,291	916,970
Interest expense	22	(484,096)	(518,015)	(484,287)	(518,165)
Net interest income		449,634	402,352	447,004	398,805
Islamic Banking income	39(j)	52,232	83,658	52,232	83,658
		501,866	486,010	499,236	482,463
Loan and financing loss and provision	23	(244,543)	(827,468)	(242,105)	(826,301)
Transfer to profit equalisation reserve		(6,645)	–	(6,645)	–
		250,678	(341,458)	250,486	(343,838)
Non-interest income	24	191,400	96,862	179,095	95,140
Net income		442,078	(244,596)	429,581	(248,698)
Overhead expense	25	(412,689)	(435,413)	(409,493)	(431,625)
Impairment of goodwill		–	(67,115)	–	(67,115)
Profit/(loss) before taxation and zakat		29,389	(747,124)	20,088	(747,438)
Taxation	28	1,152	475	1,395	–
Zakat		(143)	(67)	(143)	(67)
Net profit/(loss) for the year		30,398	(746,716)	21,340	(747,505)
Earnings/(loss) per share (sen)	29	3.3	(95.1)	2.3	(95.2)