

## PENYATA PENDAPATAN

bagi tahun berakhir 31 Disember 2002

	Nota	Kumpulan		Bank	
		2002 RM'000	2001 RM'000	2002 RM'000	2001 RM'000
<i>Pendapatan faedah</i>	21	933,730	920,367	931,291	916,970
<i>Perbelanjaan faedah</i>	22	(484,096)	(518,015)	(484,287)	(518,165)
<i>Pendapatan faedah bersih</i>		449,634	402,352	447,004	398,805
<i>Pendapatan Perbankan Islam</i>	39(j)	52,232	83,658	52,232	83,658
		501,866	486,010	499,236	482,463
<i>Kerugian pinjaman</i>					
<i>pembiayaan dan peruntukan</i>	23	(244,543)	(827,468)	(242,105)	(826,301)
<i>Pindahan ke rizab</i>					
<i>penyamaan keuntungan</i>		(6,645)	-	(6,645)	-
		250,678	(341,458)	250,486	(343,838)
<i>Pendapatan bukan faedah</i>	24	191,400	96,862	179,095	95,140
<i>Pendapatan bersih</i>		442,078	(244,596)	429,581	(248,698)
<i>Perbelanjaan overhead</i>	25	(412,689)	(435,413)	(409,493)	(431,625)
<i>Rosotnilai muhibbah</i>		-	(67,115)	-	(67,115)
<i>Keuntungan sebelum</i>					
<i>cukai dan zakat</i>		29,389	(747,124)	20,088	(747,438)
<i>Cukai</i>	28	1,152	475	1,395	-
<i>Zakat</i>		(143)	(67)	(143)	(67)
<i>Keuntungan/(kerugian)</i>					
<i>selepas cukai dan zakat</i>		30,398	(746,716)	21,340	(747,505)
<i>Keuntungan/(kerugian)</i>					
<i>sesaham (sen)</i>	29	3.3	(95.1)	2.3	(95.2)