

CASH FLOW STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2003

	Note	The Group		The Bank	
		2003 RM'000	2002 RM'000	2003 RM'000	2002 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES					
Profit before taxation		15,116	31,464	13,353	22,163
Adjustments for items not involving the movement of cash and cash equivalents:					
Depreciation of property, plant and equipment		57,134	56,291	56,808	55,720
Interest income from investment securities		(116,740)	(78,629)	(116,740)	(78,629)
Amortisation of premium less accretion of discount		10,778	(26,621)	10,778	(26,621)
Provision for amount recoverable from Danaharta		11,601	29,082	9,935	27,413
Amortisation of goodwill		9,155	9,155	9,155	9,155
Provision for/(Write back of) diminution in value of investment securities		9,141	(10,785)	9,212	(4,203)
(Write back of)/provision for impairment losses in subsidiaries		—	—	(1)	5,376
Gain on sale of investment securities		(12,863)	(26,604)	(12,863)	(26,604)
Net profit from dealing securities		(1,148)	(1,639)	(1,148)	(1,639)
Specific provision for bad and doubtful debts		335,500	235,288	335,366	235,154
Provision for impairment losses in foreclosed properties		1,951	975	1,951	975
General provision		(702)	635	—	—
Interest-in-suspense/income-in-suspense		145,857	262,316	139,360	254,468
Gain on sale of property, plant and equipment		(362)	(2,337)	(362)	(2,292)
Property, plant and equipment written off		33	1,500	33	1,184
Operating profit before working capital changes		464,451	480,091	454,837	471,620
Decrease in deposits and placements with financial institutions		9,100	33,601	7,600	33,601
Net sale/(purchase) of dealing securities		69,330	(338,748)	69,330	(338,748)
Decrease in loans, advances and financing		1,181,424	785,142	1,191,514	784,484
(Increase)/decrease in other assets		(24,960)	(226,754)	(32,917)	(229,954)
Decrease in statutory deposits with BNM		10,000	108,000	10,000	108,000
Decrease in investment in subsidiary		—	—	13,413	—
(Decrease)/increase in deposits from customers		(124,144)	300,368	(138,167)	301,843
Increase in deposits and placements of banks and other financial institutions		648,779	22,280	648,779	22,280
Increase/(decrease) in obligation on securities sold under repurchase agreements		130,144	(5,691)	130,144	(5,691)
Decrease in securities purchased under resale agreements		—	1,001	—	—
Decrease in bills and acceptances payable		(195,667)	(104,117)	(195,667)	(104,117)
(Decrease)/increase in amount due to Cagamas		(55,330)	135,762	(55,330)	135,762
Decrease in other liabilities		(23,668)	(174,328)	(15,117)	(177,674)
Decrease in intercompany balances		—	—	—	3,732
Cash generated from operations		2,089,459	1,016,607	2,088,419	1,005,138
Tax refund		36,230	—	36,230	—
Tax paid		(1,056)	(60)	—	—
Zakat paid		(100)	(143)	(100)	(143)
Net cash generated from operating activities		2,124,533	1,016,404	2,124,549	1,004,995

CASH FLOW STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2003

	Note	The Group		The Bank	
		2003 RM'000	2002 RM'000	2003 RM'000	2002 RM'000
CASH FLOWS FROM INVESTING ACTIVITIES					
Interest received from investment securities		116,740	78,629	116,740	78,629
Proceeds from disposal of property, plant and equipment		767	5,636	767	5,558
Purchase of property, plant and equipment		(29,856)	(62,190)	(29,799)	(61,152)
Subsidiary written off		—	—	(10)	—
Net sale/(purchase) of investment securities		(9,135)	(917,020)	(9,206)	(904,684)
Net cash generated from/(used in) investing activities		78,516	(894,945)	78,492	(881,649)
CASH FLOWS FROM FINANCING ACTIVITIES					
Proceeds from issue of ordinary shares		—	100,000	—	100,000
Net cash generated from financing activities		—	100,000	—	100,000
Net increase in cash and cash equivalents		2,203,049	221,459	2,203,041	223,346
Cash and cash equivalents at beginning of the financial year		1,498,098	1,276,639	1,498,098	1,274,752
Cash and cash equivalents at end of the financial year		3,701,147	1,498,098	3,701,139	1,498,098
ANALYSIS OF CASH AND CASH EQUIVALENTS					
Cash and short-term funds	3	3,701,147	1,498,098	3,701,139	1,498,098

The accounting policies on pages 65 to 71 and the accompanying notes on pages 72 to 141 form an integral part of these financial statements.