

INCOME 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
Interest income	22	886,823	933,730	885,031	931,291
Interest expense	23	(446,467)	(484,096)	(446,504)	(484,287)
Net interest income		440,356	449,634	438,527	447,004
Islamic Banking income	42(k)	79,943	52,232	79,943	52,232
Loan and financing loss and provision	24	(261,991)	(244,543)	(260,891)	(242,105)
Transfer from/(to) profit equalisation reserve		6,645	(6,645)	6,645	(6,645)
Non-interest income	25	264,953	250,678	264,224	250,486
		137,104	191,400	134,518	179,095
Net income		402,057	442,078	398,742	429,581
Overhead expense	26	(386,941)	(410,614)	(385,389)	(407,418)
Profit before taxation and zakat		15,116	31,464	13,353	22,163
Taxation	29	64,036	47,071	65,325	48,692
Zakat		(100)	(143)	(100)	(143)
Net profit for the financial year		79,052	78,392	78,578	70,712
Earnings per share (sen)	30	7.8	8.6	7.7	7.8

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.