

Cash Flow Statements for the year ended 31 December 2000

Note	The Group		The Bank	
	2000 RM'000	1999 RM'000	2000 RM'000	1999 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
(Loss)/profit before taxation and Zakat	(102,808)	94,171	(99,991)	90,839
Adjustments for items not involving the movement of cash and cash equivalents:				
Depreciation	40,142	26,136	39,391	25,446
Interest income from investment securities	(92,760)	(91,757)	(92,760)	(91,757)
Amortisation of premium less accretion of discount	(23,331)	(5,631)	(23,331)	(5,631)
Amortisation of amount recoverable from Danaharta	9,713	9,728	9,713	9,728
Provision for diminution in value of investment securities	55,341	5,265	55,341	5,265
Provision for diminution in investment of subsidiaries	-	-	-	3,834
Gain on sale of investment securities	(8,257)	(22,600)	(8,257)	(22,600)
Gain on sale of a subsidiary	(50)	-	(1,723)	-
Net profit from dealing securities	(11,071)	(1,605)	(11,071)	(1,605)
Specific provision for bad and doubtful debts	233,050	123,989	233,050	123,989
General provision	60,525	-	60,525	-
Interest-in-suspense/ income-in-suspense	127,127	182,312	127,127	182,312
Gain on sale of fixed asset	(31)	(18)	(31)	(18)
Fixed assets written off	76	9	65	8
Operating profit before working capital changes	287,666	319,999	288,048	319,810
Increase in deposits and placements with financial institutions	(286,456)	(37,682)	(284,860)	(37,682)
Increase in loans and advances	(79,909)	(442,429)	(79,909)	(442,429)
Decrease/(increase) in other assets	108,134	(29,396)	105,579	(24,131)
Decrease/(increase) in statutory deposits with BNM	1,000	(24,934)	1,000	(24,934)
Increase in deposits from customers	492,843	598,133	490,401	595,119
Increase/(decrease) in deposits and placements of banks and other financial institutions	158,210	(41,702)	158,210	(41,702)
Increase/(decrease) in obligation on securities sold under repurchase agreements	66,527	(44,376)	66,527	(44,376)
(Decrease)/increase in bills and acceptances payable	(62,577)	167,270	(62,577)	167,270
Increase/(decrease) in other liabilities	105,755	(55,180)	103,186	(54,838)
Decrease/(increase) in intercompany balances	-	-	1,158	(1,749)
Cash generated from operations	791,193	409,703	786,763	410,358
Tax paid	(33,711)	(62,568)	(33,538)	(62,447)
Zakat paid	(204)	(100)	(204)	(100)
Net cash generated from operating activities	757,278	347,035	753,021	347,811

The accounting policies on pages 47 to 49 and the accompanying notes on pages 50 to 77 form an integral part of these financial statements.

Cash Flow Statements for the year ended 31 December 2000 (continued)

	Note	The Group		The Bank	
		2000 RM'000	1999 RM'000	2000 RM'000	1999 RM'000
CASH FLOWS FROM INVESTING ACTIVITIES					
Interest received from investment securities		92,760	91,757	92,760	91,757
Proceeds from disposal of fixed assets		43	63	43	63
Purchase of fixed assets		(54,486)	(102,469)	(54,240)	(101,858)
Net purchase of investment securities		(1,154,305)	(253,225)	(1,154,584)	(253,249)
Net sale/(purchase) of dealing securities		286,295	(20,028)	286,295	(20,028)
Net proceeds from sale of a subsidiary		1,382	-	6,723	-
Increase in investment in subsidiary		-	-	(3,000)	-
Net cash used in investing activities		(828,311)	(283,902)	(826,003)	(283,315)
CASH FLOW FROM FINANCING ACTIVITIES					
Dividends paid		(23,400)	(23,400)	(23,400)	(23,400)
Net (decrease)/increase in cash and cash equivalents		(94,433)	39,733	(96,382)	41,096
Cash and cash equivalents at beginning of the year		1,651,858	1,612,125	1,649,925	1,608,829
Cash and cash equivalents at end of the year		1,557,425	1,651,858	1,553,543	1,649,925
ANALYSIS OF CASH AND CASH EQUIVALENTS					
Cash and short term funds	2	1,557,425	1,651,858	1,553,543	1,649,925

The accounting policies on pages 47 to 49 and the accompanying notes on pages 50 to 77 form an integral part of these financial statements.