

Income 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
Interest income	16	753,342	832,294	753,342	832,175
Interest expense	17	(365,570)	(512,792)	(365,743)	(513,041)
Net Interest Income		387,772	319,502	387,599	319,134
Islamic Banking income	35(j)	33,724	28,075	33,724	28,075
		421,496	347,577	421,323	347,209
Loan and financing loss and provision	18	(363,085)	(152,647)	(363,085)	(152,647)
		58,411	194,930	58,238	194,562
Non-interest income	19	111,120	131,348	108,519	128,640
Gain on disposal of a subsidiary	34	50	-	1,723	-
Net Income		169,581	326,278	168,480	323,202
Overhead expense	20	(272,389)	(232,107)	(268,471)	(232,363)
(Loss)/profit before taxation and zakat		(102,808)	94,171	(99,991)	90,839
Taxation	23	(2,319)	(46)	(2,124)	(32)
Zakat		-	(204)	-	(204)
(Loss)/profit after taxation and zakat		(105,127)	93,921	(102,115)	90,603
(Loss)/earnings per share (sen)	24	(16.2)	14.4	(15.7)	13.9
Dividends per share (sen)		-	3.6	-	3.6

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.