

INCOME STATEMENTS

for the financial year ended 31 December 2008

	Note	The Group		The Bank	
		2008 RM'000	2007 RM'000	2008 RM'000	2007 RM'000
Interest income	26	1,457,341	1,471,480	1,469,954	1,484,254
Interest expense	27	(791,808)	(849,217)	(792,401)	(849,517)
Net interest income		665,533	622,263	677,553	634,737
Islamic Banking income	28	148,134	127,859	–	–
		813,667	750,122	677,553	634,737
Other operating income	29	201,974	194,267	241,824	223,225
Net income		1,015,641	944,389	919,377	857,962
Other operating expenses	30	(491,806)	(469,155)	(466,442)	(452,943)
Operating profit		523,835	475,234	452,935	405,019
Allowances for losses on loans, advances and financing	32	(52,502)	(141,781)	(26,677)	(141,859)
Transfer from profit equalisation reserve		–	501	–	–
Impairment losses on securities		(16,705)	(11,951)	(16,705)	(11,951)
Profit before taxation and zakat		454,628	322,003	409,553	251,209
Taxation	34	(120,957)	(87,311)	(109,617)	(70,350)
Zakat		(2,359)	(2,240)	–	–
Net profit after taxation and zakat		331,312	232,452	299,936	180,859
Attributable to:					
Equity holders of the Bank		331,312	232,452	299,936	180,859
Earnings per share					
– basic/fully diluted (sen)	35	23.0	18.0	20.8	14.0
Dividend per share (net):*					
– special dividend of 28.0 sen less tax at 27%		–	20.4	–	20.4
– interim dividend of 5.0 sen less tax at 26%		3.7	–	3.7	–
– final dividend of 2.96 sen less tax at 26%		2.2	–	2.2	–
	36	5.9	20.4	5.9	20.4

* Dividends recognised as distribution to equity holders during the financial year.

The accounting policies on pages 30 to 42 and the notes on pages 43 to 123 form an integral part of these financial statements.