

# group financial highlights

for the financial year ended December 31, 2003

	2003	2002	Changes	
			2003	2002
<b>Income statement and balance sheet</b>	<b>RM'000</b>	<b>RM'000</b>	<b>%</b>	<b>%</b>
Net interest income	2,546,633	2,079,091	22.49	11.72
Net income	2,936,110	2,015,535	45.67	14.93
Operating profit before provisions	1,883,324	1,560,671	20.67	3.42
Loan loss and provisions	631,916	809,282	(21.92)	(15.02)
Profit before taxation and zakat	1,240,867	747,575	65.99	45.00
Profit after taxation and minority interests	782,300	565,444	38.35	58.15
Gross dividends	259,311	127,522	>100	66.58
Loans and advances	54,496,898	48,771,610	11.74	15.53
Total assets	97,933,977	91,466,723	7.07	22.54
Deposits from customers	63,154,229	60,756,722	3.95	29.61
Total liabilities	89,202,309	83,934,641	6.28	22.53
Shareholders' funds	7,899,587	7,169,199	10.19	23.02
Commitments and contingencies	152,373,702	104,204,597	46.23	49.13
<b>Ratios</b>	<b>%</b>	<b>%</b>	<b>%</b>	<b>%</b>
Core capital ratio	10.94	10.53	3.89	6.15
Risk-weighted capital ratio	14.79	12.38	19.47	(0.08)
Return on average equity	10.38	8.70	19.31	39.20
Return on total assets	0.80	0.62	29.03	29.17
Cost to income ratio	47.68	45.26	5.35	(0.72)
Cost to total assets	1.74	1.40	24.29	(16.67)
Gross NPL to gross loans	9.05	10.25	(11.71)	(0.19)
Net NPL to net loans (net of SP and IIS)	5.49	6.10	(10.00)	(9.63)
Coverage ratio [(GP + SP + IIS)/gross NPL]	59.98	58.85	1.92	12.72
Loan deposit ratio	86.29	80.27	7.50	(10.86)
Equity to assets	8.07	7.84	2.93	0.38
Equity to loans	14.50	14.70	(1.36)	6.52
<b>Other information</b>				
Earnings per share (Sen)				
– Basic	30.56	22.19	37.72	52.72
– Fully diluted	30.01	22.18	35.30	52.75
Net tangible assets per share (RM)	2.92	2.66	9.77	15.15
Gross dividend per share (Sen)	10.00	5.00	100.00	(16.67)
Number of shares in issue ('000)	2,628,960	2,586,290	1.65	>100
Weighted average number of shares in issue ('000)	2,560,177	2,548,609	0.45	3.51
Share price at year-end (RM)	4.10	3.24	26.54	(56.22)
Number of employees	14,157	13,887	1.94	34.02