

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	Note	Group		Bank	
		2023 RM'000	2022 RM'000	2023 RM'000	2022 RM'000
Operating revenue	30	821,056	723,086	555,868	477,060
Interest income	31	256,936	222,539	245,549	213,364
Interest expense	32	(162,074)	(112,813)	(178,193)	(127,531)
Net interest income		94,862	109,726	67,356	85,833
Net income from Islamic banking operations	53(b)	20,639	15,201	20,639	15,201
Other operating income	33	536,752	485,348	342,702	298,247
Net income		652,253	610,275	430,697	399,281
Other operating expenses	34	(569,804)	(533,173)	(376,905)	(343,661)
Operating profit		82,449	77,102	53,792	55,620
Credit loss (expense)/reversal	35	(5,526)	(3,923)	(5)	2,551
Bad debts recovered	36	4,919	119	4,909	119
		81,842	73,298	58,696	58,290
Share of results of associates and joint ventures		6,268	852	-	-
Profit before taxation and zakat		88,110	74,150	58,696	58,290
Taxation and zakat	41	(15,359)	(18,796)	(3,784)	(3,371)
Profit for the financial year		72,751	55,354	54,912	54,919
Other comprehensive income/(loss):					
Items that will not be reclassified subsequently to profit or loss:					
Fair value gain/(loss) on equity instruments at fair value through other comprehensive income ("FVOCI")		49	(167)	49	(167)
Share of other comprehensive income in associates		9,767	57	-	-
Income tax relating to fair value gain/(loss) on equity instruments	19	(12)	40	(12)	40
Items that will be reclassified subsequently to profit or loss:					
Foreign exchange differences on consolidation		4,761	4,871	-	-
Other comprehensive income/(loss) carried forward:		14,565	4,801	37	(127)

STATEMENTS OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023 (CONT'D.)

	Note	Group		Bank	
		2023 RM'000	2022 RM'000	2023 RM'000	2022 RM'000
Other comprehensive income/(loss) brought forward:		14,565	4,801	37	(127)
Items that will be reclassified subsequently to profit or loss (cont'd.):					
Fair value gain/(loss) on debt instruments at FVOCI		11,822	(9,242)	11,822	(9,242)
Income tax relating to fair value gain/(loss) on debt instruments	19	(2,581)	2,313	(2,581)	2,313
Other comprehensive income/(loss) for the financial year, net of tax		23,806	(2,128)	9,278	(7,056)
Total comprehensive income for the financial year, net of tax		96,557	53,226	64,190	47,863
Profit for the financial year attributable to:					
Equity holders of the Bank		72,641	54,511	54,912	54,919
Non-controlling interests		110	843	-	-
		72,751	55,354	54,912	54,919
Total comprehensive income attributable to:					
Equity holders of the Bank		96,447	52,383	64,190	47,863
Non-controlling interests		110	843	-	-
		96,557	53,226	64,190	47,863
Earnings per share attributable to equity holders of the Bank:					
Basic (sen)	42	10.04	7.50		
Diluted (sen)	42	10.01	7.46		

The accompanying notes form an integral part of these financial statements.