

# Financial Highlights

FINANCIAL YEAR ENDED 31 MARCH	2012	2011	2010	2009	2008
<b>OPERATING RESULTS (RM million)</b>					
Net income	1,250	1,129	1,065	1,054	1,018
Profit before taxation and zakat	644	553	409	303	502
Net profit after taxation and zakat	480	409	302	229	380
<b>KEY BALANCE SHEET DATA (RM million)</b>					
Total assets	39,603	36,072	31,664	31,846	27,675
Gross loans, advances and financing	24,984	22,439	21,410	19,590	16,545
Total liabilities	35,928	32,715	28,712	29,080	25,081
Deposits from customers	32,131	28,346	23,628	25,575	21,352
Paid-up capital	1,548	1,548	1,548	1,548	1,548
Shareholders' equity	3,670	3,352	2,947	2,762	2,589
Commitments and contingencies	18,741	15,909	14,293	15,081	13,976
<b>SHARE INFORMATION AND VALUATIONS</b>					
<b>Share Information</b>					
Earnings per share (sen)	31.5	26.7	19.7	14.9	25.4
Diluted earnings per share (sen)	31.4	26.7	19.6	14.8	25.4
Gross dividend per share (sen)	13.30 <sup>1</sup>	7.00 <sup>1</sup>	6.40 <sup>1</sup>	6.25 <sup>1</sup>	6.25
Net assets per share (RM)	2.37	2.17	1.91	1.79	1.67
Share price as at 31 March (RM)	3.89	3.17	2.88	1.69	2.68
Market capitalisation (RM million)	6,022	4,907	4,458	2,616	4,149
<b>Share Valuations</b>					
Gross dividend yield (%)	3.42	2.21	2.22	3.70	2.33
Dividend payout ratio (%)	42.3	26.2	32.5	41.9	19.1
Price to earnings multiple (times)	12.3	11.9	14.6	11.3	10.6
Price to book multiple (times)	1.6	1.5	1.5	0.9	1.6
<b>FINANCIAL RATIOS (%)</b>					
<b>Profitability Ratios</b>					
Net interest margin on average interest-earning assets	2.5	2.7	2.7	2.8	2.8
Net return on average equity	13.6	13.0	10.5	8.6	16.8
Net return on average assets	1.3	1.2	0.9	0.8	1.4
Net return on average risk-weighted assets	2.0	1.9	1.4	1.2	2.3
Cost to income ratio	47.3	48.3	52.1	53.0	46.2 <sup>2</sup>
<b>Asset Quality Ratios</b>					
Loan loss coverage	108.5	90.1	94.4	99.7	79.9
Gross impaired loans ratio	2.4	3.3	3.8	4.5	7.0
Net impaired loans ratio	1.4 <sup>4</sup>	1.9 <sup>4</sup>	1.8	1.8	3.3
Gross loan to deposit ratio	77.8	78.8	90.6	76.4	76.3
<b>Capital Adequacy Ratios<sup>3</sup> (after deducting proposed final dividend)</b>					
Core capital ratio	11.52	11.95	11.13	10.30	11.19
Risk-weighted capital ratio	15.22	16.09	15.40	14.65	16.06

<sup>1</sup> Tax exempt under the single tier tax system

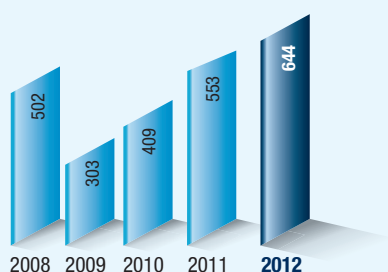
<sup>2</sup> Included once-off write-back of other operating expenses

<sup>3</sup> Computed in accordance with Bank Negara Malaysia's revised Risk-Weighted Capital Adequacy Framework-Basel II with effect from 1 January 2008

<sup>4</sup> After adoption of Financial Reporting Standard (FRS) 139 loan impairment

## Improved Earnings

Profit Before Taxation and Zakat (RM million)

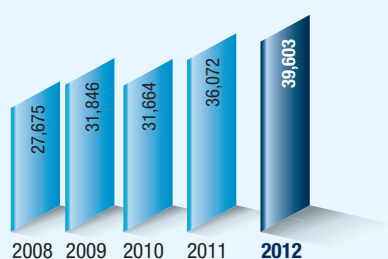


Net Return on Average Equity (%)

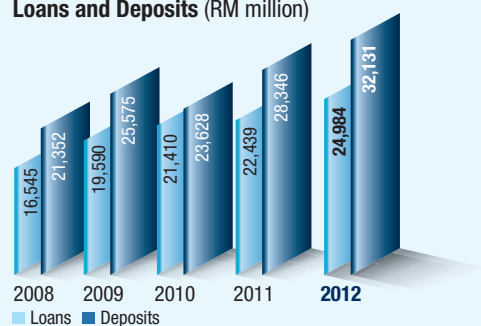


## Steady Balance Sheet Growth

Total Assets (RM million)

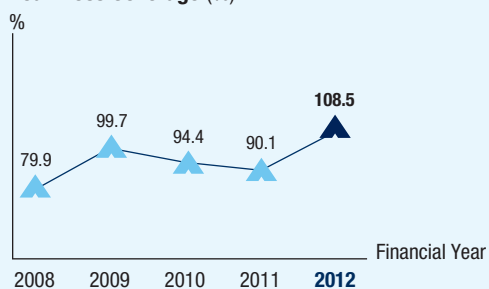


Loans and Deposits (RM million)



## Continued Improvement in Assets Quality

Loan Loss Coverage (%)

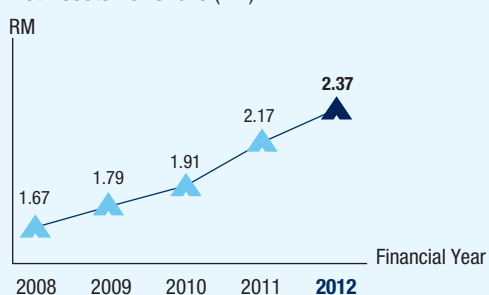


Net Impaired Loans Ratio (%)



## Enhanced Shareholders Value

Net Assets Per Share (RM)



Earnings Per Share (sen)

