

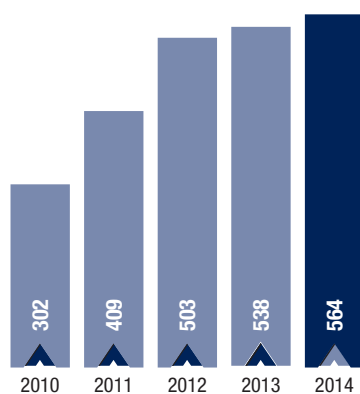
Financial Highlights

FINANCIAL YEAR ENDED 31 MARCH	2014	2013	2012	2011	2010
OPERATING RESULTS (RM million)					
Net income	1,349	1,333	1,244	1,129	1,065
Profit before taxation and zakat	749	714	675	553	409
Net profit after taxation and zakat	564	538	503	409	302
KEY BALANCE SHEET DATA (RM million)					
Total assets	48,075	43,692	39,719	36,145	31,664
Gross loans, advances and financing	32,199	28,225	25,012	22,474	21,410
Total liabilities	43,909	39,657	35,947	32,715	28,712
Deposits from customers	39,237	36,004	32,187	28,385	23,628
Paid-up capital	1,548	1,548	1,548	1,548	1,548
Shareholders' equity	4,166	4,030	3,767	3,425	2,947
Commitments and contingencies	24,146	19,079	18,741	15,909	14,293
SHARE INFORMATION AND VALUATIONS					
Share Information					
Earnings per share (sen)	37.2	35.3	33.0	26.7	19.7
Diluted earnings per share (sen)	37.1	35.3	32.9	26.7	19.6
Dividend per share (sen)	29.5 ¹	16.6	13.3	7.0	6.4
Net assets per share (RM)	2.69	2.60	2.43	2.21	1.91
Share price as at 31 March (RM)	4.41	4.40	3.89	3.17	2.88
Market capitalisation (RM million)	6,827	6,811	6,022	4,907	4,458
Share Valuations					
Dividend yield (%)	6.69 ¹	3.77	3.42	2.21	2.22
Dividend payout ratio (%)	79.5 ¹	46.9	42.3	26.2	32.5
Price to earnings multiple (times)	11.9	12.5	11.8	11.9	14.6
Price to book multiple (times)	1.6	1.7	1.6	1.4	1.5
FINANCIAL RATIOS (%)					
Profitability Ratios					
Net interest margin on average interest-earning assets	2.2	2.4	2.5	2.7	2.7
Net return on average equity	13.8	13.8	14.0	12.8	10.5
Net return on average assets	1.2	1.3	1.3	1.2	0.9
Net return on average risk-weighted assets	1.9	2.0	2.1	1.9	1.4
Cost to income ratio	46.6	47.9	47.6	48.3	52.1
Asset Quality Ratios					
Loan loss coverage	92.7	82.5	87.7	78.0	94.4
Gross impaired loans ratio	1.4	2.1	2.5	3.5	3.8
Net impaired loans ratio	0.7	1.1	1.4	1.9	1.8
Gross loan to deposit ratio	82.1	78.4	77.7	78.8	90.6
Capital Adequacy Ratios					
Core capital ratio	-	-	11.88	12.39	11.13
Risk-weighted capital ratio	-	-	15.13	16.18	15.40
Common Equity Tier I ("CET I") capital ratio	10.38	10.62	-	-	-
Tier I capital ratio	11.43	11.91 ²	-	-	-
Total capital ratio	13.67	14.63 ²	-	-	-

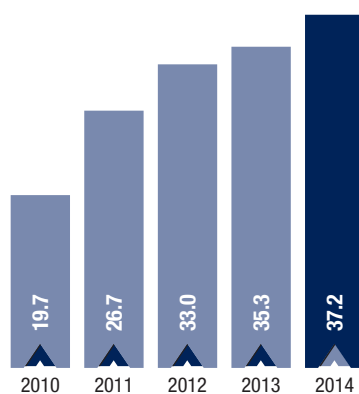
¹ Including special dividend of 10.5 sen; should special dividend be excluded, the dividend yield and dividend payout ratio are 4.31% and 51.3% respectively.

² The restatement is in relation to Basel III requirements to gradually phase out the Irredeemable Convertible Preference Shares as Tier I Capital.

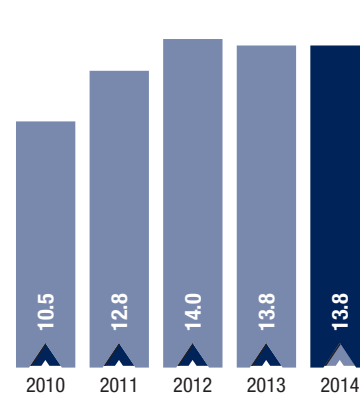
Profit After Taxation and Zakat
(RM million)



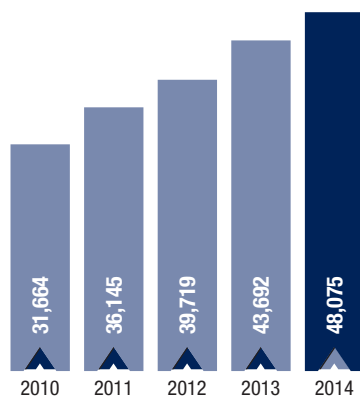
Earnings Per Share
(sen)



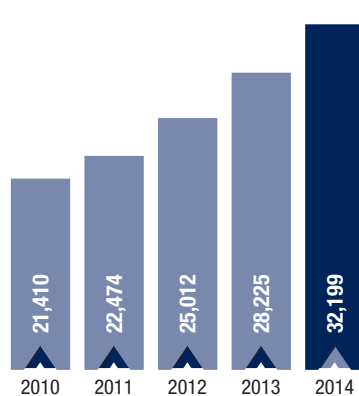
Net Return on Average Equity
(%)



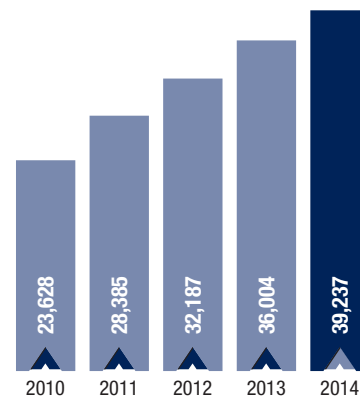
Total Assets
(RM million)



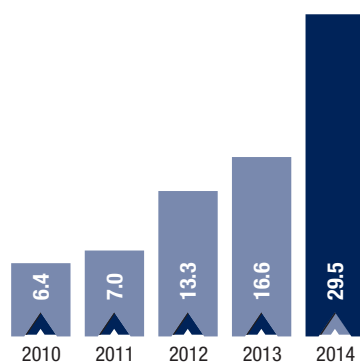
Gross Loans, Advances and Financing
(RM million)



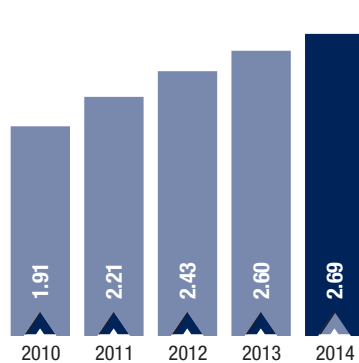
Deposits from Customers
(RM million)



Dividend Per Share
(sen)



Net Assets Per Share
(RM)



Market Capitalisation
(RM million)

