

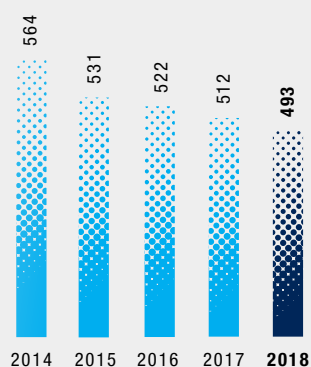
# FINANCIAL HIGHLIGHTS

FINANCIAL YEAR ENDED 31 MARCH	2018	2017	2016	2015	2014
<b>OPERATING RESULTS (RM MILLION)</b>					
Net income	1,572	1,469	1,424	1,383	1,349
Profit before taxation	685	681	695	703	749
Net profit after taxation	493	512	522	531	564
<b>KEY BALANCE SHEET DATA (RM MILLION)</b>					
Total assets	53,902	54,089	55,627	53,142	48,075
Gross loans, advances and financing	40,307	39,336	38,748	36,923	32,199
Total liabilities	48,442	48,975	50,785	48,646	43,909
Deposits from customers	42,740	45,228	46,025	44,607	39,237
Paid-up capital	1,548	1,548	1,548	1,548	1,548
Shareholders' equity	5,460	5,114	4,842	4,495	4,166
Commitments and contingencies	22,641	26,494	21,832	22,746	24,146
<b>SHARE INFORMATION AND VALUATIONS</b>					
<b>Share Information</b>					
Earnings per share (sen)	31.9	33.5	34.2	34.8	37.2
Diluted earnings per share (sen)	31.9	33.5	34.2	34.8	37.1
Dividend per share (sen)	15.3	16.0	14.5	15.4	29.5 <sup>1</sup>
Net assets per share (RM)	3.53	3.30	3.13	2.90	2.69
Share price as at 31 March (RM)	4.37	4.08	4.15	4.79	4.41
Market capitalisation (RM million)	6,765	6,316	6,425	7,415	6,827
<b>Share Valuations</b>					
Dividend yield (%)	3.50	3.92	3.49	3.22	6.69 <sup>1</sup>
Dividend payout ratio (%)	48.0	48.4	43.0	45.0	79.5 <sup>1</sup>
Price to earnings multiple (times)	13.7	12.2	12.1	13.8	11.9
Price to book multiple (times)	1.2	1.2	1.3	1.6	1.6
<b>FINANCIAL RATIOS (%)</b>					
<b>Profitability Ratios</b>					
Net interest margin on average interest-earning assets	2.4	2.2	2.1	2.2	2.2
Net return on average equity	9.5	10.5	11.2	12.3	13.8
Net return on average assets	0.9	0.9	1.0	1.0	1.2
Net return on average risk-weighted assets	1.4	1.5	1.5	1.6	1.9
Cost to income ratio	50.5	47.1	48.4	46.8	46.6
<b>Asset Quality Ratios</b>					
Loan loss coverage	96.7 <sup>2</sup>	136.7 <sup>2</sup>	109.1 <sup>2</sup>	102.7	92.7
Gross impaired loans ratio	1.4	1.0	1.3	1.0	1.4
Net impaired loans ratio	1.0	0.6	0.8	0.6	0.7
<b>Liquidity Ratios</b>					
CASA ratio	37.3	34.2	32.1	33.6	34.0
Loan to Deposit ratio	94.3	87.0	84.2	82.8	82.1
Loan to Funds ratio	85.3	83.8	80.1	81.6	-
<b>Capital Adequacy Ratios</b>					
Common Equity Tier I (CET I) capital ratio	13.39	12.55	11.78	11.11	10.38
Tier I capital ratio	13.82	12.55	11.78	11.11	11.43
Total capital ratio	18.34	17.18	17.36	12.97	13.67

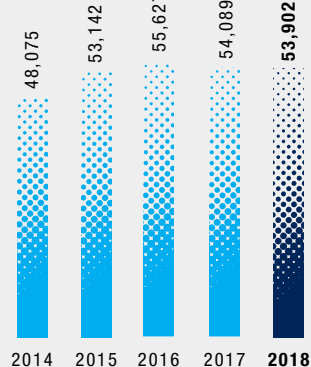
<sup>1</sup> Including special dividend of 10.5 sen; should special dividend is excluded, the dividend yield and dividend payout ratio are 4.31% and 51.3% respectively.

<sup>2</sup> Including Regulatory Reserve provision.

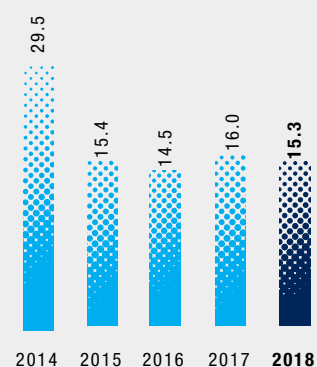
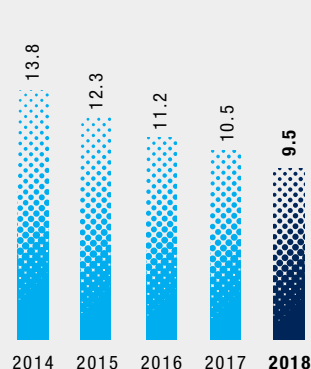
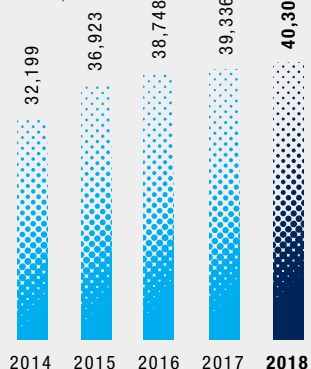
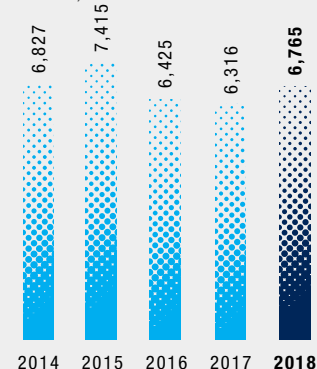
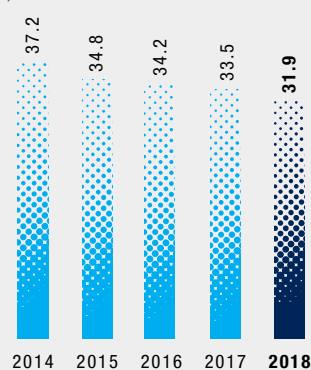
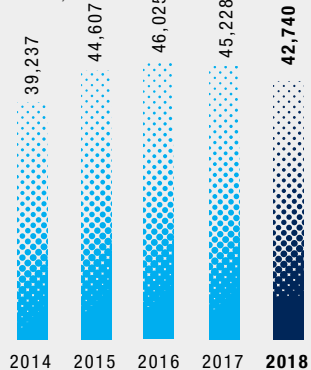
## EARNINGS

Profit After Taxation  
(RM million)

## BALANCE SHEET

Total Assets  
(RM million)

## SHAREHOLDERS VALUE

Dividend Per Share  
(sen)Net Return on Average Equity  
(%)Gross Loans, Advances and Financing  
(RM million)Market Capitalisation  
(RM million)Earnings Per Share  
(sen)Deposits from Customers  
(RM million)Net Assets Per Share  
(RM)