

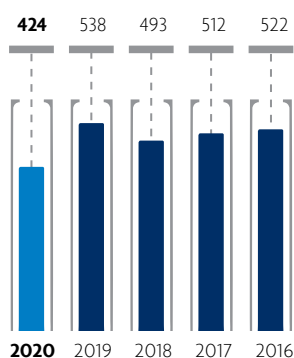
## FINANCIAL HIGHLIGHTS

FINANCIAL YEAR ENDED 31 MARCH	2020	2019	2018	2017	2016
<b>OPERATING RESULTS (RM MILLION)</b>					
Net income	1,689	1,622	1,572	1,469	1,424
Profit before taxation	568	708	685	681	695
Net profit after taxation	424	538	493	512	522
<b>KEY BALANCE SHEET DATA (RM MILLION)</b>					
Total assets	60,975	56,521	53,938	54,089	55,627
Gross loans, advances and financing	43,668	42,730	40,307	39,336	38,748
Total liabilities	54,986	50,788	48,479	48,975	50,785
Deposits from customers	48,426	45,018	42,740	45,228	46,025
Paid-up capital	1,548	1,548	1,548	1,548	1,548
Shareholders' equity	5,989	5,733	5,460	5,114	4,842
Commitments and contingencies	36,972	24,182	22,641	26,494	21,832
<b>SHARE INFORMATION AND VALUATIONS</b>					
<b>Share Information</b>					
Earnings per share (sen)	27.4	34.7	31.9	33.5	34.2
Diluted earnings per share (sen)	27.4	34.7	31.9	33.5	34.2
Dividend per share (sen)	6.0	16.7	15.3	16.0	14.5
Net assets per share (RM)	3.87	3.70	3.53	3.30	3.13
Share price as at 31 March (RM)	1.90	4.09	4.37	4.08	4.15
Market capitalisation (RM million)	2,941	6,332	6,765	6,316	6,425
<b>Share Valuations</b>					
Dividend yield (%)	3.16	4.08	3.50	3.92	3.49
Dividend payout ratio (%)	21.9	48.1	48.0	48.4	43.0
Price to earnings multiple (times)	6.9	11.8	13.7	12.2	12.1
Price to book multiple (times)	0.5	1.1	1.2	1.2	1.3
<b>FINANCIAL RATIOS (%)</b>					
<b>Profitability Ratios</b>					
Net interest margin on average interest-earning assets	2.4	2.5	2.4	2.2	2.1
Net return on average equity	7.3	9.9	9.5	10.5	11.2
Net return on average assets	0.7	1.0	0.9	0.9	1.0
Net return on average risk-weighted assets	1.1	1.5	1.4	1.5	1.5
Cost to income ratio	47.8	47.8	50.5	47.1	48.4
<b>Asset Quality Ratios</b>					
Loan loss coverage	101.4 <sup>1</sup>	142.9 <sup>1</sup>	96.7 <sup>1</sup>	136.7 <sup>1</sup>	109.1 <sup>1</sup>
Gross impaired loans ratio	2.0	1.1	1.4	1.0	1.3
Net impaired loans ratio	1.3	0.6	1.0	0.6	0.8
<b>Liquidity Ratios</b>					
CASA ratio	37.4	35.5	37.3	34.2	32.1
Loan to Deposit ratio	90.2	94.9	94.3	87.0	84.2
Loan to Funds ratio	83.6	86.6	85.3	83.8	80.1
<b>Capital Adequacy Ratios</b>					
Common Equity Tier I (CET I) capital ratio	13.83	13.39	13.39	12.55	11.78
Tier I capital ratio	14.59	14.07	13.82	12.55	11.78
Total capital ratio	18.90	18.51	18.34	17.18	17.36

<sup>1</sup> Including Regulatory Reserve provision.

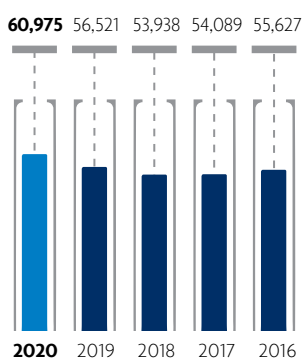
## IMPROVED EARNINGS

### Profit After Taxation (RM million)



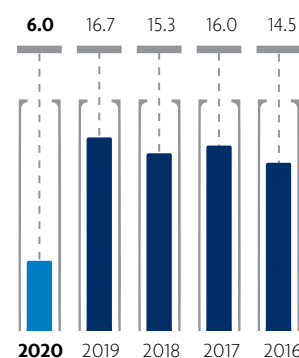
## STEADY BALANCE SHEET GROWTH

### Total Assets (RM million)

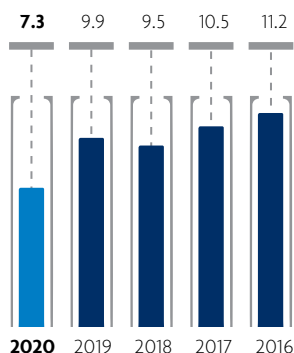


## ENHANCED SHAREHOLDERS VALUE

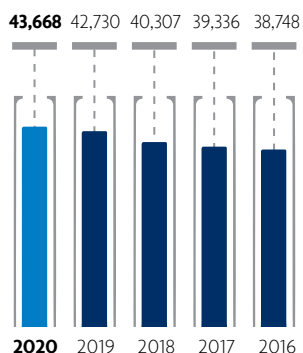
### Dividend Per Share (Sen)



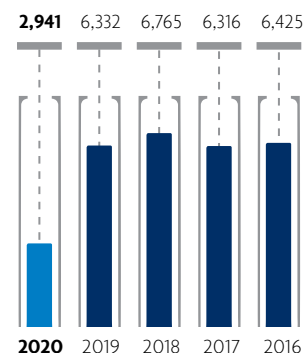
### Net Return on Average Equity (%)



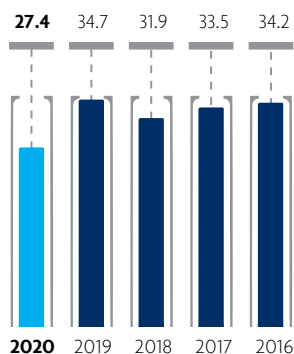
### Gross Loans, Advances and Financing (RM million)



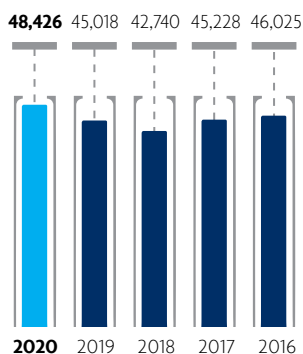
### Market Capitalisation (RM million)



### Earnings Per Share (sen)



### Deposits from Customers (RM million)



### Net Assets Per Share (RM)

