

FINANCIAL HIGHLIGHTS

FINANCIAL YEAR ENDED 31 MARCH	2021	2020	2019	2018	2017
OPERATING RESULTS (RM MILLION)					
Net income	1,818	1,689	1,622	1,572	1,469
Profit before taxation	484	568	708	685	681
Net profit after taxation	359	424	538	493	512
KEY BALANCE SHEET DATA (RM MILLION)					
Total assets	60,721	60,975	56,521	53,938	54,089
Gross loans, advances and financing	44,147	43,668	42,730	40,307	39,336
Total liabilities	54,463	54,986	50,788	48,479	48,975
Deposits from customers	48,489	48,426	45,018	42,740	45,228
Paid-up capital	1,548	1,548	1,548	1,548	1,548
Shareholders' equity	6,258	5,989	5,733	5,460	5,114
Commitments and contingencies	30,367	36,972	24,182	22,641	26,494
SHARE INFORMATION AND VALUATIONS					
Share Information					
Earnings per share (sen)	23.2	27.4	34.7	31.9	33.5
Diluted earnings per share (sen)	23.2	27.4	34.7	31.9	33.5
Dividend per share (sen)	5.8	6.0	16.7	15.3	16.0
Net assets per share (RM)	4.04	3.87	3.70	3.53	3.30
Share price as at 31 March (RM)	2.65	1.90	4.09	4.37	4.08
Market capitalisation (RM million)	4,102	2,941	6,332	6,765	6,316
Share Valuations					
Dividend yield (%)	2.18	3.16	4.08	3.50	3.92
Dividend payout ratio (%)	25.0	21.9	48.1	48.0	48.4
Price to earnings multiple (times)	11.4	6.9	11.8	13.7	12.2
Price to book multiple (times)	0.7	0.5	1.1	1.2	1.2
FINANCIAL RATIOS (%)					
Profitability Ratios					
Net interest margin on average interest-earning assets	2.3	2.4	2.5	2.4	2.2
Net return on average equity	5.9	7.3	9.9	9.5	10.5
Net return on average assets	0.6	0.7	1.0	0.9	0.9
Net return on average risk-weighted assets	1.0	1.1	1.5	1.4	1.5
Cost to income ratio	44.1	47.8	47.8	50.5	47.1
Asset Quality Ratios					
Loan loss coverage	105.9 ¹	101.4 ¹	142.9 ¹	96.7 ¹	136.7 ¹
Gross impaired loans ratio	2.3	2.0	1.1	1.4	1.0
Net impaired loans ratio	1.7	1.3	0.6	1.0	0.6
Liquidity Ratios					
CASA ratio	47.0	37.4	35.5	37.3	34.2
Loan to Deposit ratio	91.0	90.2	94.9	94.3	87.0
Loan to Funds ratio	84.3	83.6	86.6	85.3	83.8
Capital Adequacy Ratios					
Common Equity Tier I (CET I) capital ratio	16.22	13.83	13.39	13.39	12.55
Tier I capital ratio	17.17	14.59	14.07	13.82	12.55
Total capital ratio	21.57	18.90	18.51	18.34	17.18

¹ Including Regulatory Reserves provision.

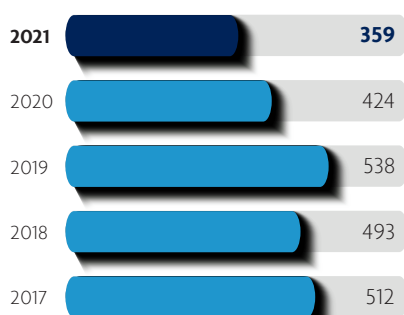
EARNINGS

BALANCE SHEET

SHAREHOLDERS VALUE

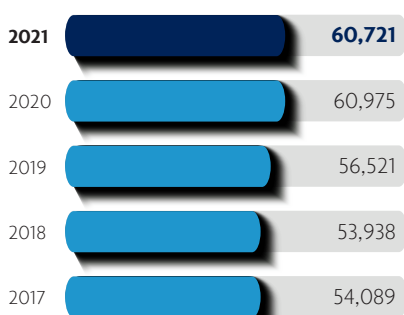
Profit After Taxation

(RM million)



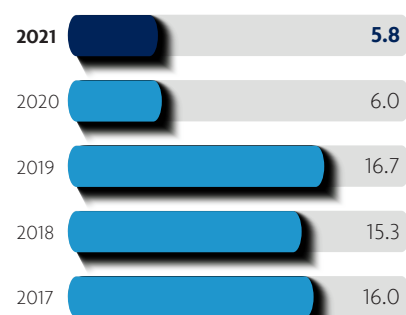
Total Assets

(RM million)



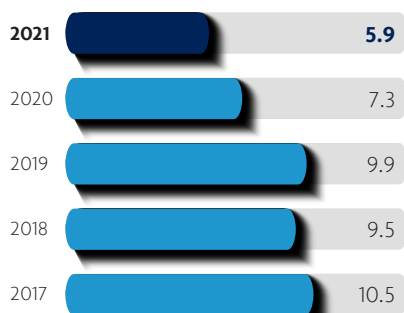
Dividend Per Share

(Sen)



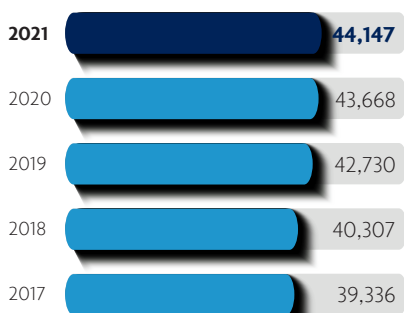
Net Return on Average Equity

(%)



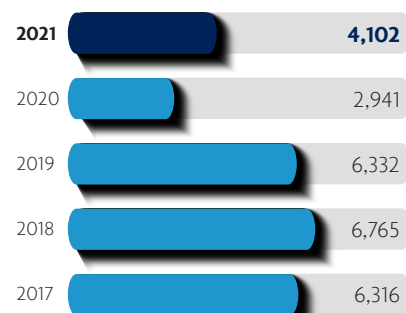
Gross Loans, Advances and Financing

(RM million)



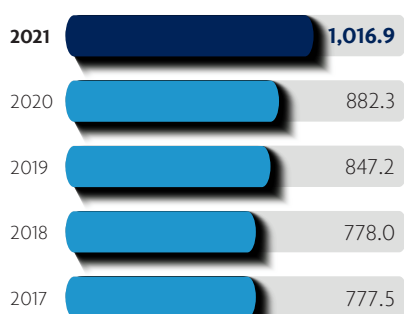
Market Capitalisation

(RM million)



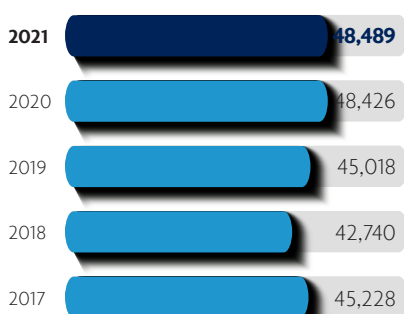
Pre-provision Operating Profit

(RM million)



Deposits from Customers

(RM million)



Net Assets Per Share

(RM)

