

5 - YEAR GROUP FINANCIAL SUMMARY

	2014	2013	2012	2011	2010
PROFITABILITY (RM Million)					
Net Income *	1,172	1,196	926	1,152	1,244
Net Income from Islamic banking business	262	265	192	162	144
Operating profit	295	532	263	612	539
Profit before taxation & zakat	306	492	286	645	549
Profit for the financial year	125	304	188	474	424
KEY BALANCE SHEET DATA (RM Million)					
Total deposits and placements	2,568	1,288	1,532	3,877	4,007
Financial investment - available-for-sale	1,321	1,504	1,242	1,049	1,868
Financial investment - held-to-maturity	260	259	226	149	268
Loans, advances and financing	24,757	24,195	23,234	22,574	21,435
Total assets	29,945	29,227	27,476	30,107	30,031
Deposits from customers	5,967	7,426	5,568	6,960	7,486
Redeemable notes	5,964	3,025	4,134	4,234	4,536
Term loans	9,604	10,362	9,643	10,810	9,902
Infrastructure support fund	367	365	400	413	380
Deferred income	244	248	251	233	292
Total liabilities	22,376	21,645	20,194	22,876	22,785
Paid-up capital	3,079	3,079	3,079	3,079	3,079
Total equity	7,570	7,583	7,282	7,230	7,246
Commitments and contingencies	7,035	7,096	6,047	3,735	5,542
SHARE INFORMATION					
Earnings per share - basic (sen)	4.75	12.31	7.47	15.92	13.67
Gross dividend	1.20	3.25	3.25	3.25	3.25
FINANCIAL RATIOS (%)					
Profitability Ratios (%)					
Return on equity	4.05	6.49	3.94	8.91	7.41
Return on assets	1.02	1.68	0.99	2.15	1.92
Cost to Income Ratio	38.13	29.84	20.94	17.59	19.29
Asset Quality Ratio (%)					
Gross impaired loan	10.95	10.19	11.01	12.18	11.97
Net impaired loan	4.21	4.21	4.78	5.49	4.74

Note: * Net income includes net income from Islamic business