

FINANCIAL HIGHLIGHTS

	GROUP		BANK	
	2013	2012	2013	2012
PROFITABILITY (RM 'MILLION)				
Interest/profit income	1,623	1,631	1,594	1,590
Net income	1,196	926	878	833
Operating profit	534	263	569	431
Profit before taxation and zakat	495	286	569	431
Profit for the financial year	306	188	396	350
KEY BALANCE SHEET DATA (RM 'MILLION)				
Total assets	29,246	27,477	28,138	26,999
Deposits and placements with financial institutions	1,288	1,532	1,089	1,138
Financial investment - available-for-sale	1,504	1,242	1,497	1,189
Financial investment - held-to-maturity	259	226	259	226
Investment in subsidiaries	-	-	956	929
Loans, advances and financing	24,212	23,235	24,026	23,037
Total liabilities	21,653	20,194	20,715	19,921
Deposits from customers	7,426	5,568	7,426	5,568
Redeemable notes	3,025	4,134	3,025	4,134
Term loans	10,362	9,643	9,583	9,532
Infrastructure support fund	365	400	365	400
Deferred income	248	251	248	251
Paid-up capital	3,079	3,079	3,079	3,079
Total equity	7,592	7,282	7,423	7,078
Commitments and contingencies	7,075	6,047	6,442	5,367
SHARE INFORMATION [PER SHARE (SEN)]				
Earnings per share	12.39	7.47	12.87	11.36
Dividend	3.25	3.25	3.25	3.25
FINANCIAL RATIOS (%)				
Profitability Ratios				
Return on equity	6.65	3.94	7.85	6.19
Return on assets	1.74	0.99	2.07	1.53
Cost to income ratio	29.01	20.97	8.78	9.43
Capital Adequacy				
Risk-weighted capital ratio			31.23	34.35
Core capital ratio			30.93	34.12
Asset Quality Ratio				
Gross impaired loan	10.17	11.01	9.67	10.34
Net impaired loan	4.19	4.78	4.00	4.56