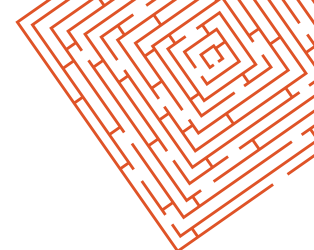


# 5-YEAR GROUP FINANCIAL SUMMARY



	2012	2011	2010	2009	2008
<b>PROFITABILITY (RM MILLION)</b>					
Interest income	1,631	1,680	1,546	1,474	1,444
Net income	926	1,152	1,244	1,094	1,234
Operating profit	263	612	539	326	986
Profit before taxation and zakat	286	645	549	339	949
Profit for the year	188	474	424	320	937
<b>KEY FINANCIAL POSITION DATA (RM MILLION)</b>					
<b>Total assets</b>	<b>27,476</b>	<b>30,106</b>	<b>29,818</b>	<b>27,488</b>	<b>25,635</b>
Total deposits and placements	1,532	3,877	4,007	2,018	2,947
Financial Investment - available for sale ("AFS")	1,242	1,049	1,867	2,184	2,085
Financial Investment - held to maturity ("HTM")	226	149	268	423	469
Loans, advances and financing	23,234	22,574	21,151	20,027	17,286
<b>Total liabilities</b>	<b>20,194</b>	<b>22,876</b>	<b>22,782</b>	<b>19,913</b>	<b>18,368</b>
Deposits from customers	5,568	6,960	7,486	8,233	5,178
Redeemable notes	4,134	4,234	4,536	1,990	1,989
Term loans	9,643	10,810	9,902	8,613	9,901
Infrastructure support fund	400	413	380	716	662
Deferred income	251	233	292	152	448
Paid-up capital	3,079	3,079	3,079	3,079	3,079
Total equity	7,282	7,230	7,036	7,575	7,267
Commitments and contingencies	4,619	3,735	5,733	9,307	11,890
<b>SHARE INFORMATION (Per share (sen))</b>					
Earnings per share	7.47	15.92	13.67	9.99	28.72
Gross dividend	3.25	3.25	3.25	2.60	2.60
<b>FINANCIAL RATIOS (%)</b>					
<b>Profitability Ratios (%)</b>					
Return on equity	3.94	8.91	7.41	4.57	13.89
Return on assets	0.99	2.15	1.92	1.28	3.52
Cost to income ratio	20.94	17.59	19.29	23.45	20.13
<b>Asset Quality Ratio (%)</b>					
Gross impaired loan	11.01	12.18	11.97	4.97	4.86
Net impaired loan	4.78	5.49	4.74	1.66	1.70