

# 5-YEAR GROUP

## FINANCIAL SUMMARY

	2015	2014	2013	2012	2011
<b>Profitability (RM Million)</b>					
Net Income	1,041	1,172	1,196	926	1,152
Net Income from Islamic financial business	143	262	265	192	162
Operating profit	134	295	532	263	612
Profit before taxation & zakat	125	306	492	286	645
Profit for the year	(13)	125	304	188	474
<b>Key Balance Sheet Data (RM Million)</b>					
<b>Total assets</b>	<b>27,298</b>	<b>29,945</b>	<b>29,228</b>	<b>27,476</b>	<b>30,106</b>
Total deposits and placements	1,436	2,568	1,288	1,532	3,877
Financial Investment -Available for sale (AFS)	2,099	1,321	1,504	1,242	1,049
Financial Investment -Held to maturity (HTM)	184	260	259	226	149
Loans, advances and financing	22,757	24,757	24,196	23,234	22,574
Other assets	822	1,039	1,981	1,242	2,457
<b>Total liabilities</b>	<b>19,710</b>	<b>22,374</b>	<b>21,645</b>	<b>20,193</b>	<b>22,876</b>
Deposits from customers	8,198	5,967	7,426	5,568	6,960
Redeemable Notes	4,353	5,964	3,025	4,134	4,234
Term Loans/Financings	4,613	9,604	10,362	9,643	10,810
Infrastructure support fund	337	367	366	400	413
Deferred income	240	244	249	251	233
Other liabilities	1,969	229	217	197	226
<b>Total equity</b>	<b>7,588</b>	<b>7,570</b>	<b>7,583</b>	<b>7,283</b>	<b>7,230</b>
Paid-up capital	3,079	3,079	3,079	3,079	3,079
Reserves	4,484	4,444	4,423	4,051	3,954
Non Controlling Interest	25	47	81	153	197
Commitments and contingencies	5,138	7,035	7,096	6,047	3,735
<b>Share Information</b>					
Earnings per share (sen)	0.36	4.75	12.31	7.47	15.92
Gross dividend (%)	-	1.20	3.25	3.25	3.25
<b>Financial Ratios (%)</b>					
<b>Profitability Ratios (%)</b>					
Return on Equity	(0.17)	1.65	4.09	2.59	6.65
Return on Assets	(0.04)	0.42	1.07	0.65	1.58
Cost to Income Ratio	24.06	33.71	28.85	20.84	17.47
<b>Asset Quality Ratio (%)</b>					
Gross Impaired Loan and Financing	11.14	10.95	10.19	11.01	12.18
Net Impaired Loan and Financing	5.78	4.10	4.07	4.63	5.27