

# FINANCIAL

## HIGHLIGHT

	GROUP		BANK	
	2015	2014	2015	2014
<b>Profitability (RM Million)</b>				
Net Income	1,041	1,172	924	888
Net Income from Islamic financial business	143	262	137	258
Operating profit	134	295	228	247
Profit before taxation & zakat	125	306	228	247
Profit for the year	(13)	125	118	93
<b>Key Balance Sheet Data (RM Million)</b>				
<b>Total assets</b>	<b>27,298</b>	<b>29,945</b>	<b>26,736</b>	<b>29,170</b>
Total deposits and placements	1,436	2,568	1,126	2,125
Financial Investment -Available for sale (AFS)	2,099	1,321	2,095	1,317
Financial Investment -Held to maturity (HTM)	184	260	184	260
Investment in subsidiaries	-	-	481	654
Loans, advances and financing	22,757	24,757	22,572	24,543
Other assets	822	1,039	277	272
<b>Total liabilities</b>	<b>19,710</b>	<b>22,375</b>	<b>19,373</b>	<b>21,835</b>
Deposits from customers	8,198	5,967	8,198	5,967
Redeemable Notes	4,353	5,964	4,353	5,964
Term Loans/Financings	4,613	9,604	4,444	9,232
Infrastructure support fund	337	367	337	367
Deferred income	240	244	239	244
Other liabilities	1,969	229	1,802	60
<b>Total Equity</b>	<b>7,588</b>	<b>7,570</b>	<b>7,363</b>	<b>7,335</b>
Paid-up capital	3,079	3,079	3,079	3,079
Reserves	4,484	4,444	4,284	4,256
Non Controlling Interest	25	47	-	-
Commitments and contingencies	5,138	7,035	4,806	6,692
<b>Share Information</b>				
Earnings per share (sen)	0.36	4.75	3.82	3.04
Gross dividend (%)	-	1.20	-	1.20
<b>Financial Ratios (%)</b>				
<b>Profitability Ratios (%)</b>				
Return on Equity	(0.17)	1.65	1.60	1.27
Return on Assets	(0.04)	0.42	0.42	0.33
Cost to Income Ratio	24.06	33.71	9.15	9.25
<b>Capital Adequacy (%)</b>				
Risk Weighted Capital Ratio (RWCR)			38.62	33.21
Core Capital Ratio			34.33	30.61
<b>Asset Quality Ratio (%)</b>				
Gross Impaired Loan and Financing	11.14	10.95	11.26	10.89
Net Impaired Loan and Financing	5.78	4.10	6.15	4.39