

FINANCIAL HIGHLIGHT

	GROUP		BANK	
	2014	2013	2014	2013
PROFITABILITY (RM Million)				
Net Income *	1,172	1,196	888	878
Net Income from Islamic banking business	262	265	258	263
Operating profit	295	532	247	569
Profit before taxation & zakat	306	492	247	569
Profit for the financial year	125	304	93	396
KEY BALANCE SHEET DATA (RM Million)				
Total deposits and placements	2,568	1,288	2,123	1,089
Financial investment - available for sale	1,321	1,504	1,317	1,497
Financial investment - held to maturity	260	259	260	259
Investment in subsidiaries	-	-	654	956
Loans, advances and financing	24,757	24,195	24,543	24,026
Total assets	29,945	29,227	29,170	28,138
Deposits from customers	5,967	7,426	5,967	7,426
Redeemable Notes	5,964	3,025	5,964	3,025
Term Loans	9,604	10,362	9,232	9,583
Infrastructure support fund	367	365	367	365
Deferred income	244	248	244	248
Total liabilities	22,376	21,645	21,835	20,715
Paid-up capital	3,079	3,079	3,079	3,079
Total equity	7,570	7,583	7,335	7,423
Commitments and contingencies	7,035	7,096	6,692	6,442
SHARE INFORMATION				
Earnings per share - basic (sen)	4.75	12.31	3.04	12.87
Gross dividend	1.20	3.25	1.20	3.25
FINANCIAL RATIOS (%)				
Profitability Ratios (%)				
Return on equity	4.05	6.49	3.37	7.67
Return on assets	1.02	1.68	0.85	2.02
Cost to income ratio	38.13	29.84	9.23	8.71
Capital Adequacy (%)				
Risk weighted capital ratio (RWCR)			33.21	32.85
Core capital ratio			30.61	30.93
Asset Quality Ratio (%)				
Gross impaired loan	10.93	10.19	10.89	9.67
Net impaired loan	4.21	4.21	4.52	4.00

Note: * Net income includes net income from Islamic business