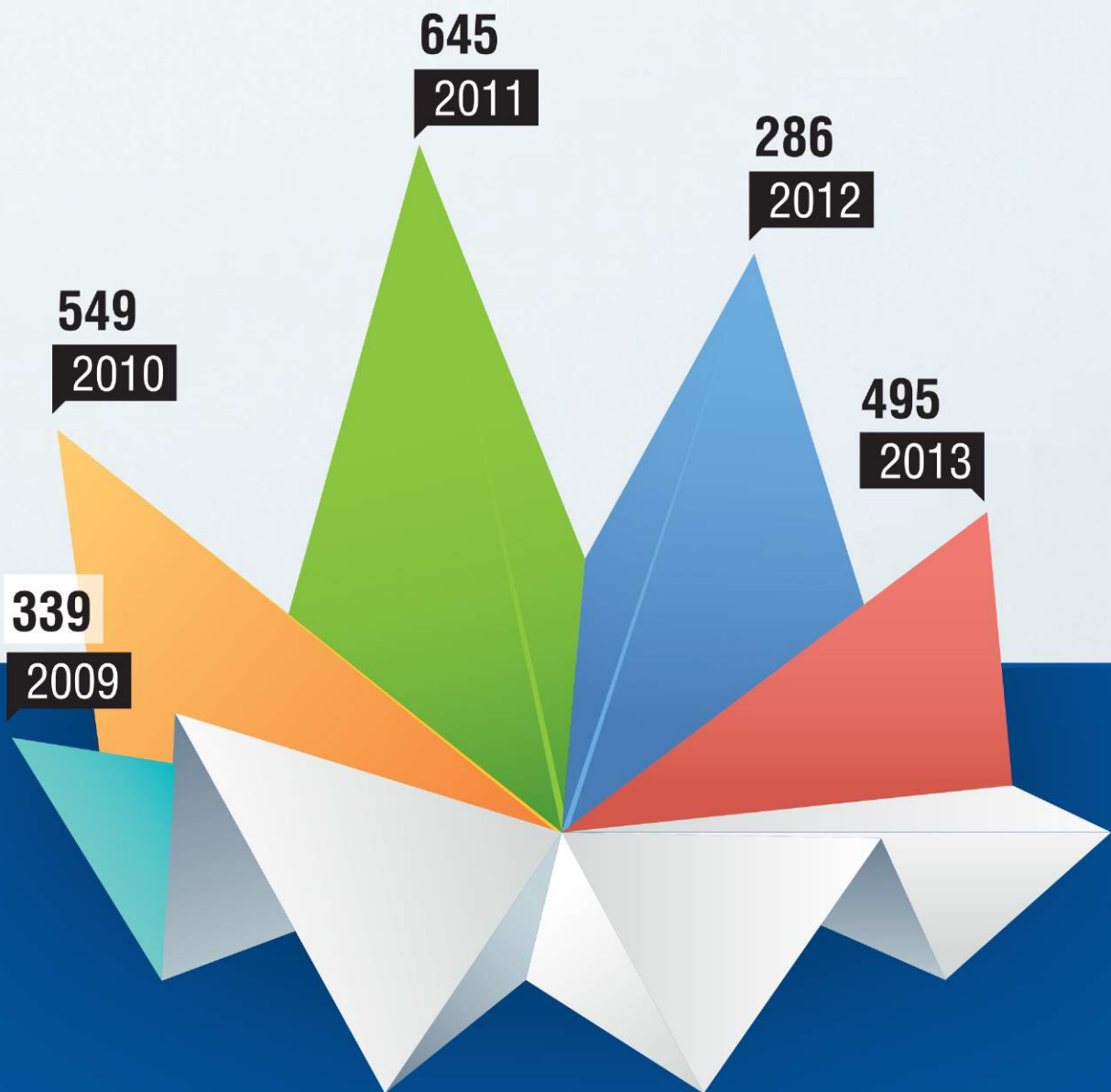


FINANCIAL PERFORMANCE



ANALYSIS OF SIGNIFICANT MOVEMENTS IN THE BALANCE SHEET

TOTAL ASSETS

The Group's total assets for the financial year ended 31 December 2013 grew by 6.4% or RM1.8 billion to RM29.25 billion compared to the previous financial year. The increase was contributed mainly by higher loan, advances and financing of RM0.98 billion as well as an increase in investment in securities by RM0.3 billion.

DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

The Group's total deposits and placements with financial institutions for the financial year ended 31 December 2013 declined by 15.9% or RM0.24 billion was due to maturity of placements which were utilized to finance disbursements of loans, advances and financing.

LOANS, ADVANCES AND FINANCING

The Group's total net loans, advances and financing recorded a growth of 4.2% or RM0.98 billion for the financial year ended 31 December 2013.

A total of RM2.97 billion (2012 : RM1.86 billion) worth of loan, advances and financing were disbursed by the Bank compared to loan collection during the financial year amounting to RM3.18 billion (2012 : RM2.25 billion).

DEPOSITS FROM CUSTOMERS AND REDEEMABLE NOTES

The Group's deposits from customers and redeemable notes recorded a net increased by RM0.75 billion which is in line with higher loan disbursement during the financial year compared to previous financial year.

TOTAL EQUITY

Total equity of the Group showed a considerable increase by 4.5% or RM310.0 million to RM7.59 billion from RM7.28 billion in 2012, largely due to net profit recorded during the financial year.

ANALYSIS OF THE INCOME STATEMENT

PROFIT BEFORE TAXATION AND ZAKAT

Profit before tax and zakat ("PBT") for the Group for the financial year ended 31 December 2013 increased by 73.1% or RM209.0 million to RM495.0 million. The increase in the PBT is contributed by the Bank's subsidiary and offset by allowance for impairment of loans, advances and financing.