

FINANCIAL HIGHLIGHTS

	GROUP		BANK	
	2012	2011	2012	2011
PROFITABILITY (RM MILLION)				
Interest income	1,631	1,680	1,589	1,626
Net income	926	1,152	833	1,028
Operating profit	263	612	431	640
Profit before taxation and zakat	286	645	431	640
Profit for the year	188	474	350	476
KEY FINANCIAL POSITION DATA (RM MILLION)				
Total assets	27,476	30,106	26,999	29,429
Total deposits and placements	1,532	3,877	1,138	3,352
Financial Investment - available for sale ("AFS")	1,242	1,049	1,189	1,017
Financial Investment - held to maturity ("HTM")	226	149	226	149
Loans, advances and financing	23,234	22,574	23,037	22,415
Total liabilities	20,194	22,876	19,920	22,576
Deposits from customers	5,568	6,960	5,568	6,960
Redeemable notes	4,134	4,234	4,134	4,234
Term loans	9,643	10,810	9,531	10,604
Infrastructure support fund	400	413	400	413
Deferred income	251	233	251	233
Paid-up capital	3,079	3,079	3,079	3,079
Total equity	7,282	7,230	7,078	6,853
Commitments and contingencies	4,619	3,735	3,938	3,025
SHARE INFORMATION (Per share (sen))				
Earnings per share - basic	7.47	15.92	11.36	15.47
Gross dividend	3.25	3.25	3.25	3.25
FINANCIAL RATIOS (%)				
Profitability Ratios (%)				
Return on equity	3.94	8.91	6.19	9.47
Return on assets	0.99	2.15	1.53	2.19
Cost to income ratio	20.94	17.59	9.41	6.63
Capital Adequacy (%)				
Risk weighted capital ratio ("CAR")			37.90	34.69
Core capital ratio			35.47	32.98
Asset Quality Ratio (%)				
Gross impaired loan	11.01	12.18	10.34	11.38
Net impaired loan	4.78	5.49	4.56	5.17