

| | GROUP | | BANK | |
|-----------------------------------|-------|-------|-------|-------|
| | 2011 | 2010 | 2011 | 2010 |
| PROFITABILITY (RM MILLION) | | | | |
| Interest Income | 1,448 | 1,366 | 1,395 | 1,318 |
| Net Income | 1,153 | 1,244 | 1,028 | 1,076 |
| Operating profit | 586 | 539 | 618 | 503 |
| Profit before taxation | 619 | 549 | 618 | 503 |
| Profit for the year | 456 | 424 | 462 | 385 |

KEY BALANCE SHEET DATA (RM MILLION)

| | | | | |
|---|--------|--------|--------|--------|
| Total assets | 30,311 | 30,031 | 29,628 | 29,252 |
| Total deposits and placements | 3,961 | 4,074 | 3,356 | 3,326 |
| Financial Investment - Available for sale (AFS) | 1,049 | 1,868 | 1,017 | 1,861 |
| Financial Investment -Held to maturity (HTM) | 149 | 268 | 149 | 268 |
| Loans, advances and financing | 22,845 | 21,435 | 22,680 | 21,322 |
| Total liabilities | 22,879 | 22,784 | 22,576 | 22,384 |
| Deposits from customers | 6,960 | 7,486 | 6,960 | 7,486 |
| Redeemable Notes | 4,234 | 4,536 | 4,234 | 4,536 |
| Term Loans | 10,810 | 9,902 | 10,604 | 9,615 |
| Paid-up capital | 3,079 | 3,079 | 3,079 | 3,079 |
| Total Equity | 7,432 | 7,246 | 7,051 | 6,869 |
| Infrastructure support fund | 413 | 380 | 413 | 380 |
| Deferred income | 233 | 292 | 233 | 292 |
| Commitments and contingencies | 3,922 | 5,542 | 3,025 | 5,195 |

SHARE INFORMATION (Per share (sen))

| | | | | |
|--------------------|-------|-------|-------|-------|
| Earnings per share | 15.63 | 13.67 | 15.01 | 12.52 |
| Gross dividend | 3.25 | 3.25 | 3.25 | 3.25 |

FINANCIAL RATIOS (%)
Profitability Ratios (%)

| | | | | |
|----------------------|-------|-------|------|------|
| Return on Equity | 8.43 | 7.41 | 8.88 | 7.19 |
| Return on Assets | 2.05 | 1.91 | 2.10 | 1.80 |
| Cost to Income Ratio | 17.94 | 19.11 | 6.84 | 7.70 |

Capital Adequacy (%)

| | | | | |
|-----------------------------------|--|--|-------|-------|
| Risk Weighted Capital Ratio (CAR) | | | 34.75 | 32.65 |
| Core Capital Ratio | | | 33.04 | 30.85 |

Asset Quality Ratio (0%)

| | | | | |
|---------------------|-------|-------|-------|-------|
| Gross Impaired Loan | 12.18 | 11.97 | 11.38 | 11.06 |
| Net Impaired Loan | 5.78 | 4.74 | 5.47 | 4.43 |