

# Financial Highlights

	GROUP		BANK	
	2010	2009	2010	2009
<b>PROFITABILITY (RM MILLION)</b>				
Interest Income	1,546	1,474	1,496	1,427
Net Income	1,244	1,094	1,076	887
Operating profit	539	326	503	384
Profit before taxation	549	339	503	384
Profit for the year	424	320	385	376
<b>KEY BALANCE SHEET DATA (RM MILLION)</b>				
Total assets	30,031	27,488	29,252	26,586
Total deposits and placements	4,005	2,019	3,297	1,322
Financial Investment - Available for sale (AFS)	1,852	2,184	1,846	2,181
Financial Investment - Held to maturity (HTM)	265	423	265	423
Loans, advances and financing	21,435	20,027	21,322	19,894
Total liabilities	22,785	19,913	22,384	19,456
Deposits from customers	7,458	8,233	7,458	8,233
Redeemable Notes	4,491	1,990	4,491	1,990
Term Loans	9,902	8,613	9,615	8,247
Paid-up capital	3,079	3,079	3,079	3,079
Total Equity	7,246	7,575	6,869	7,131
Infrastructure support fund	380	716	380	716
Deferred income	292	152	292	152
Commitments and contingencies	5,542	9,307	5,195	9,161
<b>SHARE INFORMATION</b>				
Earnings per share - basic (sen)	13.67	9.99	12.52	12.21
Gross dividend			3.25	3.25
<b>FINANCIAL RATIOS (%)</b>				
<b>Profitability Ratios (%)</b>				
Return on Equity	7.41	4.57	7.19	5.53
Return on Assets	1.91	1.28	1.80	1.50
Cost to Income Ratio	19.12	23.45	7.71	7.62
<b>Capital Adequacy (%)</b>				
Risk Weighted Capital Ratio (CAR)			32.65	31.12
Core Capital Ratio			30.85	30.09
<b>Asset Quality Ratio (%)</b>				
Gross Impaired Loan	11.97	4.97	11.06	4.15
Net Impaired Loan	1.60	1.63	1.31	1.66