

Group Financial Highlights

	YEAR ENDED 31 MARCH				HALF-YEAR ENDED 30 SEPTEMBER			
	RM Million		Growth Rate +/(-)%		RM Million		Growth Rate +/(-)%	
	2011	2010 [#]	2011	2010	2010	2009 [#]	2010	2009
Operating revenue	7,110.7	6,828.9	4.1	8.2	3,477.9	3,155.5	10.2	9.9
Profit before tax and allowances for impairment on loans and financing	2,340.6	1,945.6	20.3	24.6	1,177.4	970.0	21.4	43.1
Allowances for impairment on loans and financing	475.4	568.9	(16.4)	65.3	195.9	278.9	(29.8)	>100.0
Profit before tax and zakat	1,865.1	1,376.7	35.5	13.1	981.4	691.1	42.0	15.3
Profit after tax and minority interests	1,342.8	1,008.6	33.1	17.2	701.2	498.4	40.7	15.1
Total assets	108,236.2	96,480.3	12.2	7.3	100,397.9	92,454.9	8.6	11.6
Loans, advances and financing (net)	69,378.8	64,425.9	7.7	13.1	66,589.8	60,437.3	10.2	9.2
Customer deposits	74,567.0	68,874.1	8.3	7.4	69,385.8	65,302.1	6.3	33.5
Commitment and contingencies	100,176.8	62,260.7	60.9	24.7	76,583.6	59,247.2	29.3	8.8
Shareholders' equity	10,308.9	9,637.7	7.0	24.6	9,835.2	9,061.1	8.5	22.4
Post-tax return on average shareholders' equity (%) [^]	13.6	11.5	2.1	(0.2)	14.4**	12.0**	2.4	0.1
Post-tax return on average total assets (%)	1.4	1.1	0.3	0.1	1.5**	1.1**	0.4	0.1
Basic earnings per share								
- gross (sen)	59.7	45.7	30.6	5.2	62.6**	47.6**	31.5	11.0
- net (sen)	44.7	34.7	28.8	9.8	46.7**	35.5**	31.3	11.8
Gross dividend per share (sen)	18.0	10.5	71.4	31.3	6.0	-	>100.0	-
Net assets per share (RM)	3.42	3.20	7.0	12.5	3.26	3.01	8.5	10.6
Cost to total income (%)	39.9	42.0	(2.1)	(1.4)	38.7	40.0	(1.3)	(6.6)
Number of employees	10,552	10,195	3.5	1.0	10,344	10,045	3.0	1.2
Assets per employee (RM Million)	10.3	9.5	8.4	6.3	9.7	9.2	5.5	10.2
Pre-tax profit per employee (RM'000)	176.8	135.0	30.9	12.0	189.8**	137.6**	37.9	13.9

Refer to page 51 for the explanation of legend.