

Five-Year Group Financial Highlights

		FINANCIAL YEAR ENDED 31 MARCH				
		2011	2010 [#]	2009 [#]	2008 [#]	2007 [#]
1. REVENUE (RM MILLION)						
i.	Operating revenue	7,110.7	6,828.9	6,310.7	6,431.5	5,912.6
ii.	Profit before tax and allowances for impairment on loans and financing	2,340.6	1,945.6	1,561.8	1,706.6	1,434.9
iii.	Allowances for impairment on loans and financing	475.4	568.9	344.2	512.2	1,519.5
iv.	Profit/(Loss) before tax and zakat	1,865.1	1,376.7	1,217.6	1,194.4	(84.6)
v.	Profit/(Loss) after tax and minority interests	1,342.8	1,008.6	860.8	668.5	(282.5)
2. BALANCE SHEET (RM MILLION)						
Assets						
i.	Total assets	108,236.2	96,480.3	89,892.9	83,191.7	78,982.9
ii.	Loans, advances and financing (net)	69,378.8	64,425.9	56,947.8	52,574.3	47,610.8
iii.	Adjusted loans, advances and financing (net) ¹	71,078.9	64,771.7	57,853.6	54,438.2	50,329.6
Liabilities and Shareholders' Equity						
i.	Customer deposits	74,567.0	68,874.1	64,131.5	55,768.9	42,381.7
ii.	Adjusted customer deposits ²	81,315.5	70,653.5	65,192.3	57,876.7	45,855.6
iii.	Paid-up share capital	3,014.2	3,014.2	2,723.0	2,723.0	2,130.6
iv.	Shareholders' equity	10,308.9	9,637.7	7,736.1	7,169.6	4,787.8
Commitment and Contingencies		100,176.8	62,260.7	49,911.6	57,539.8	48,568.1
3. PER SHARE (SEN)						
i.	Basic gross earnings/(loss)	59.7	45.7	43.5	42.5	(13.9)
ii.	Basic net earnings/(loss)	44.7	34.7	31.6	28.2	(13.3)
iii.	Net assets	342.0	319.7	284.1	263.3	224.7
iv.	Gross dividend	18.0	10.5	8.0	6.0	5.0
4. FINANCIAL RATIOS (%)						
i.	Post-tax return on average shareholders' equity [^]	13.6	11.5	11.7	11.5	(5.8)
ii.	Post-tax return on average total assets	1.4	1.1	1.0	1.0	(0.2)
iii.	Net loans to customer deposits	93.0	93.5	88.8	94.3	112.3
iv.	Adjusted net loans to customer deposits	87.4	91.7	88.7	94.1	109.8
v.	Cost to total income	39.9	42.0	43.3	40.2	38.8
5. SHARE PRICE (RM)						
i.	High	7.15	5.36	3.96	4.80	3.76
ii.	Low	4.65	2.58	1.83	3.02	2.35
iii.	As at 31 March	6.49	5.00	2.61	3.44	3.76

1 Before deduction of Islamic financing sold to Cagamas

2 Inclusive of loans and financing sold to Cagamas and term funding with original maturity of 3 years and above

** Annualised

[^] Adjusted for minority interests

Comparative figures were reclassified to conform with current year presentation

Financial Calendar

2010

17 August

Announcement of unaudited consolidated results for the financial first quarter ended 30 June 2010

2 September

19th Annual General Meeting

24 September

Payment of first and final dividend of 10.5% for the financial year ended 31 March 2010

12 November

Announcement of unaudited consolidated results for the financial half year ended 30 September 2010

2011

18 February

Announcement of unaudited consolidated results for the financial third quarter ended 31 December 2010

18 May

Announcement of audited consolidated results for the financial year ended 31 March 2011

27 July

Notice of 20th Annual General Meeting

18 August

20th Annual General Meeting