### GROUP

#### Financial Highlights

<table>
<thead>
<tr>
<th></th>
<th>YEAR ENDED 31 MARCH</th>
<th></th>
<th>HALF-YEAR ENDED 30 SEPTEMBER</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RM Million</td>
<td>Growth Rate +/-%</td>
<td>RM Million</td>
<td>Growth Rate +/-%</td>
</tr>
<tr>
<td>Operating revenue</td>
<td>5,860.7</td>
<td>5,992.7</td>
<td>(2.2)</td>
<td>9.1</td>
</tr>
<tr>
<td>Profit before tax and allowances for losses on loans and financing</td>
<td>1,561.8</td>
<td>1,706.6</td>
<td>(8.5)</td>
<td>18.9</td>
</tr>
<tr>
<td>Allowances for losses on loans and financing</td>
<td>344.2</td>
<td>512.2</td>
<td>(32.8)</td>
<td>(66.3)</td>
</tr>
<tr>
<td>Profit before tax and zakat</td>
<td>1,217.6</td>
<td>1,194.4</td>
<td>1.9</td>
<td>&gt;100.0</td>
</tr>
<tr>
<td>Profit after tax and minority interests</td>
<td>860.8</td>
<td>668.5</td>
<td>28.8</td>
<td>&gt;100.0</td>
</tr>
<tr>
<td>Total assets</td>
<td>89,892.9</td>
<td>83,191.7</td>
<td>8.1</td>
<td>5.3</td>
</tr>
<tr>
<td>Loans, advances and financing (net)</td>
<td>56,947.8</td>
<td>52,574.3</td>
<td>8.3</td>
<td>10.4</td>
</tr>
<tr>
<td>Deposits and borrowings</td>
<td>77,336.3</td>
<td>70,985.5</td>
<td>8.9</td>
<td>3.8</td>
</tr>
<tr>
<td>Commitment and contingencies</td>
<td>49,911.6</td>
<td>57,539.8</td>
<td>(13.3)</td>
<td>18.5</td>
</tr>
<tr>
<td>Shareholders’ equity</td>
<td>7,736.1</td>
<td>7,169.6</td>
<td>7.9</td>
<td>49.7</td>
</tr>
<tr>
<td>Pre-tax return on average shareholders’ equity (%)^</td>
<td>15.9</td>
<td>16.8</td>
<td>(5.6)</td>
<td>&gt;100.0</td>
</tr>
<tr>
<td>Pre-tax return on average total assets (%)</td>
<td>1.4</td>
<td>1.5</td>
<td>(4.5)</td>
<td>&gt;100.0</td>
</tr>
</tbody>
</table>

**Basic earnings per share**

- gross (sen) 43.5 42.5 2.3 >100.0 42.9** 38.7** 10.7 46.2
- net (sen) 31.6 28.2 11.9 >100.0 31.8** 22.5** 41.5 39.3

**Fully diluted earnings per share**

- gross (sen) 43.5 42.0 3.5 >100.0 42.9** 36.8** 16.6 40.0
- net (sen) 31.6 27.9 13.3 >100.0 31.8** 21.4** 49.0 33.5

Gross dividend per share 8.0 6.0 33.3 20.0 - - - -

Net assets per share (RM) 2.84 2.63 7.9 17.2 2.7 2.1 29.4 (14.5)

Cost to total income (%) 49.3 45.9 7.5 2.6 52.8 43.1 22.4 (6.1)

Cost to total income excluding Insurance Business (%) 43.0 39.6 8.7 3.0 46.1 37.4 23.3 (5.9)

Number of employees 10,099 9,683 4.3 0.8 9,924 9,698 2.3 2.7

Assets per employee (RM Million) 8.9 8.6 3.6 4.5 8.4 8.0 4.2 7.3

Pre-tax profit per employee (RM’000) 120.6 123.4 (2.3) >100.0 120.8** 115.5** 4.6 49.5

Refer to page 53 for the explanation of legend.