BUSINESS HIGHLIGHTS

for the year ended 31 March 2017

TRACTION ON TOP 4 STRATEGY

The first year of our Top 4 Strategy is complete and we are on target to reach our aspiration to rise to a Top 4 bank in Malaysia by 2020

NEW SME PLATFORM

We have started a new Business Banking division to focus on growth in our targeted area of small and medium-sized enterprise (SME) businesses

PROJECT APEX

To improve our customer experience we are driving straight-through processing in retail banking and improved internal processes

LEADERSHIP STRENGTH

To build our capacity and lead our transformation, we have invested in senior management and revived our Group talent council

HOLISTIC BRANCH MODEL

Our new branch model is a one-stop centre catering to retail, SME and commercial customers in one location

GROUP-WIDE COLLABORATION AND INDUSTRY PARTNERSHIP

Leveraging our insurance partners to grow on banca and drive strategic collaboration across industry key players as part of our digital ecosystem footprint

FINANCIAL HIGHLIGHTS

CET 1 Capital Ratio
11.6%

Dividend Payout Ratio
40%

Return on Equity
8.5%

Cost to Income Ratio
57.4%

Profit After Tax and Minority Interests
RM1,324.6 million

Profit Before Provision
RM1,605.1 million