

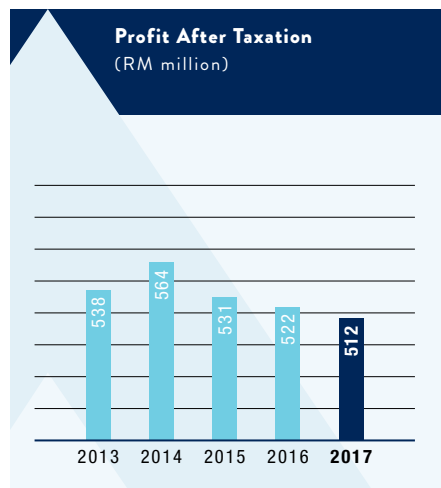
FINANCIAL HIGHLIGHTS

FINANCIAL YEAR ENDED 31 MARCH	2017	2016	2015	2014	2013
OPERATING RESULTS (RM MILLION)					
Net income	1,469	1,424	1,383	1,349	1,333
Profit before taxation	681	695	703	749	714
Net profit after taxation	512	522	531	564	538
KEY BALANCE SHEET DATA (RM MILLION)					
Total assets	54,089	55,627	53,142	48,075	43,692
Gross loans, advances and financing	39,336	38,748	36,923	32,199	28,225
Total liabilities	48,975	50,785	48,646	43,909	39,657
Deposits from customers	45,228	46,025	44,607	39,237	36,004
Paid-up capital	1,548	1,548	1,548	1,548	1,548
Shareholders' equity	5,114	4,842	4,495	4,166	4,030
Commitments and contingencies	26,494	21,832	22,746	24,146	19,079
SHARE INFORMATION AND VALUATIONS					
Share Information					
Earnings per share (sen)	33.5	34.2	34.8	37.2	35.3
Diluted earnings per share (sen)	33.5	34.2	34.8	37.1	35.3
Dividend per share (sen)	16.0	14.5	15.4	29.5 ¹	16.6
Net assets per share (RM)	3.30	3.13	2.90	2.69	2.60
Share price as at 31 March (RM)	4.08	4.15	4.79	4.41	4.40
Market capitalisation (RM million)	6,316	6,425	7,415	6,827	6,811
Share Valuations					
Dividend yield (%)	3.92	3.49	3.22	6.69 ¹	3.77
Dividend payout ratio (%)	48.4	43.0	45.0	79.5 ¹	46.9
Price to earnings multiple (times)	12.2	12.1	13.8	11.9	12.5
Price to book multiple (times)	1.2	1.3	1.6	1.6	1.7
FINANCIAL RATIOS (%)					
Profitability Ratios					
Net interest margin on average interest-earning assets	2.2	2.1	2.2	2.2	2.4
Net return on average equity	10.5	11.2	12.3	13.8	13.8
Net return on average assets	0.9	1.0	1.0	1.2	1.3
Net return on average risk-weighted assets	1.5	1.5	1.6	1.9	2.0
Cost to income ratio	47.1	48.4	46.8	46.6	47.9
Asset Quality Ratios					
Loan loss coverage	136.7²	109.1 ²	102.7	92.7	82.5
Gross impaired loans ratio	1.0	1.3	1.0	1.4	2.1
Net impaired loans ratio	0.6	0.8	0.6	0.7	1.1
Liquidity Ratios					
CASA ratio	34.2	32.1	33.6	34.0	33.6
Loan to Deposit ratio	87.0	84.2	82.8	82.1	78.4
Loan to Funds ratio	83.8	80.1	81.6	-	-
Capital Adequacy Ratios					
Common Equity Tier I ("CET I") capital ratio	12.55	11.78	11.11	10.38	10.62
Tier I capital ratio	12.55	11.78	11.11	11.43	11.91
Total capital ratio	17.18	17.36	12.97	13.67	14.63

¹ Including special dividend of 10.5 sen; should special dividend is excluded, the dividend yield and dividend payout ratio are 4.31% and 51.3% respectively.

² Including Regulatory Reserve provision.

IMPROVED EARNINGS



STEADY BALANCE SHEET GROWTH



ENHANCED SHAREHOLDERS VALUE

