

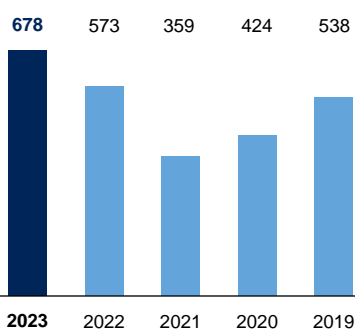
5-YEAR FINANCIAL SUMMARY

FINANCIAL YEAR ENDED 31 MARCH	2023	2022	2021	2020	2019
OPERATING RESULTS (RM Million)					
Net income	1,920	1,868	1,818	1,689	1,622
Profit before taxation	887	827	484	568	708
Net profit after taxation	678	573	359	424	538
KEY BALANCE SHEET DATA (RM Million)					
Total assets	66,311	61,848	60,721	60,975	56,521
Gross loans, advances and financing	49,068	46,189	44,147	43,668	42,730
Total liabilities	59,564	55,431	54,463	54,986	50,788
Deposits from customers	50,849	48,186	48,489	48,426	45,018
Paid-up capital	1,548	1,548	1,548	1,548	1,548
Shareholders' equity	6,747	6,417	6,258	5,989	5,733
Commitments and contingencies	46,224	33,911	30,367	36,972	24,182
SHARE INFORMATION AND VALUATIONS					
Share Information					
Earnings per share (sen)	43.8	37.0	23.2	27.4	34.7
Diluted earnings per share (sen)	43.8	37.0	23.2	27.4	34.7
Dividend per share (sen)	22.0	18.5	5.8	6.0	16.7
Net assets per share (RM)	4.4	4.1	4.0	3.9	3.7
Share price as at 31 March (RM)	3.40	3.76	2.65	1.90	4.09
Market capitalisation (RM million)	5,264	5,821	4,102	2,941	6,332
Share Valuations					
Dividend yield (%)	6.5	4.9	2.2	3.2	4.1
Dividend payout ratio (%)	50.2	50.0	25.0	21.9	48.1
Price to earnings multiple (times)	7.8	10.2	11.4	6.9	11.8
Price to book multiple (times)	0.8	0.9	0.7	0.5	1.1
FINANCIAL RATIOS (%)					
Profitability Ratios					
Net interest margin on average interest-earning assets	2.6	2.5	2.3	2.4	2.5
Net return on average equity	10.5	9.2	5.9	7.3	9.9
Net return on average assets	1.1	0.9	0.6	0.7	1.0
Net return on average risk-weighted assets	1.7	1.5	1.0	1.1	1.5
Cost to income ratio	45.9	44.1	44.1	47.8	47.8
Asset Quality Ratios					
Loan loss coverage ¹	123.7	141.5	105.9	101.4	142.9
Gross impaired loans ratio	2.5	1.9	2.3	2.0	1.1
Net impaired loans ratio	1.4	1.1	1.7	1.3	0.6
Liquidity ratios					
CASA ratio	41.9	48.9	47.0	37.4	35.5
Loan to Deposit ratio	96.5	95.9	91.0	90.2	94.9
Loan to Funds ratio	87.4	87.2	84.3	83.6	86.6
Capital Adequacy Ratios					
Common Equity Tier I ("CET I") capital ratio	14.49	15.96	16.22	13.83	13.39
Tier I capital ratio	15.34	16.87	17.17	14.59	14.07
Total capital ratio	19.37	20.99	21.57	18.90	18.51

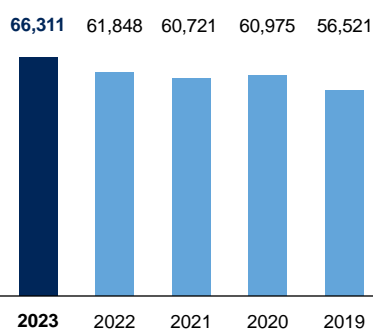
¹ Including Regulatory Reserves provision.

5-YEAR FINANCIAL HIGHLIGHTS

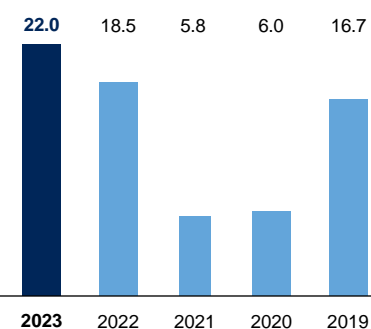
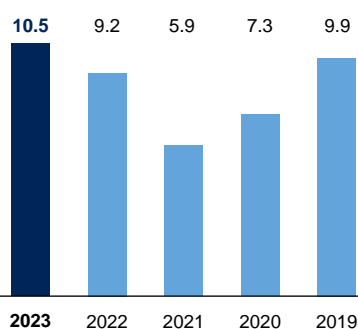
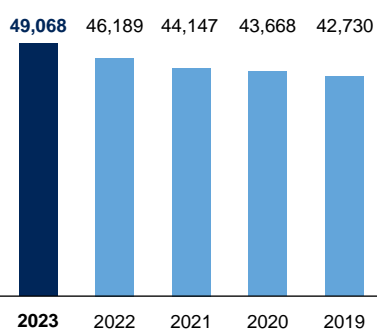
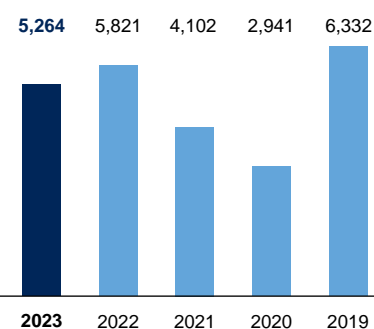
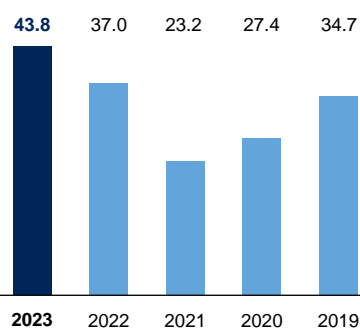
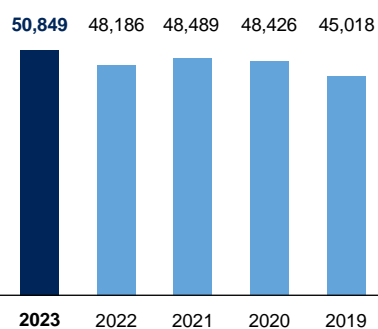
IMPROVED EARNINGS

Profit After Taxation
(RM million)

STEADY BALANCE SHEET GROWTH

Total Assets
(RM million)

ENHANCED SHAREHOLDERS VALUE

Dividend Per Share
(Sen)Net Return on Average Equity
(%)Gross Loan, Advances
and Financing
(RM million)Market Capitalisation
(RM million)Earnings per share
(sen)Deposits from Customers
(RM million)Net Assets Per Share
(RM)