GROUP
Financial Highlights

	YEAR ENDED 31 MARCH				HALF-YEAR ENDED 30 SEPTEMBER			
	RM Million		Growth Rate +/(-)%		RM Million		Growth Rate +/(-)%	
	2009	2008#	2009	2008	2008	2007#	2008	2007
Operating revenue	**5,860.7**	5,992.7	**(2.2)**	9.1	2,845.2	2,888.4	(1.5)	10.5
Profit before tax and allowances for losses on loans and financing	**1,561.8**	1,706.6	**(8.5)**	18.9	678.0	927.6	(26.9)	35.2
Allowances for losses on loans and financing	**344.2**	512.2	**(32.8)**	(66.3)	78.7	367.4	(78.6)	14.4
Profit before tax and zakat	**1,217.6**	1,194.4	**1.9**	>100.0	599.3	560.2	7.0	53.5
Profit after tax and minority interests	**860.8**	668.5	**28.8**	>100.0	433.0	253.2	71.0	47.3
Total assets	**89,892.9**	83,191.7	**8.1**	5.3	82,875.7	77,712.2	6.6	10.2
Loans, advances and financing (net)	**56,947.8**	52,574.3	**8.3**	10.4	55,327.9	49,478.4	11.8	7.3
Deposits and borrowings	**77,336.3**	70,985.5	**8.9**	3.8	70,807.2	66,163.7	7.0	9.4
Commitment and contingencies	**49,911.6**	57,539.8	**(13.3)**	18.5	54,469.5	54,508.9	(0.1)	17.1
Shareholders' equity	**7,736.1**	7,169.6	**7.9**	49.7	7,401.2	5,448.2	35.8	4.1
Pre-tax return on average shareholders' equity (%)^	**15.9**	16.8	**(5.6)**	>100.0	16.0**	17.0**	(6.0)	56.6
Pre-tax return on average total assets (%)	**1.4**	1.5	**(4.5)**	>100.0	1.4**	1.4**	1.0	40.0
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.