

5-YEAR GROUP Financial Review

	FINANCIAL YEAR ENDED 31 MARCH				
	2009	2008 [#]	2007 [#]	2006 [#]	2005 [#]
1. REVENUE (RM MILLION)					
i. Operating revenue	5,860.7	5,992.7	5,490.7	4,811.9	4,340.9
ii. Profit before tax and allowances for losses on loans and financing	1,561.8	1,706.6	1,434.9	1,532.9	1,282.7
iii. Allowances for losses on loans and financing	344.2	512.2	1,519.5	775.0	779.3
iv. Profit/(Loss) before tax and zakat	1,217.6	1,194.4	(84.6)	757.8	503.4
v. Profit/(Loss) after tax and minority interests	860.8	668.5	(282.5)	399.9	211.8
2. BALANCE SHEET (RM MILLION)					
Assets					
i. Total assets	89,892.9	83,191.7	78,982.9	72,378.7	62,197.9
ii. Loans, advances and financing (net)	56,947.8	52,574.3	47,610.8	44,860.5	40,099.6
Liabilities and Shareholders' Equity					
i. Deposits and borrowings	77,336.3	70,985.5	68,419.1	62,704.6	54,360.1
ii. Paid-up share capital	2,723.0	2,723.0	2,130.6	2,130.5	2,130.5
iii. Shareholders' equity	7,736.1	7,169.6	4,787.8	5,147.1	4,897.0
Commitment and Contingencies					
	49,911.6	57,539.8	48,568.1	37,310.4	23,944.9
3. PER SHARE (SEN)					
i. Basic gross earnings/(loss)	43.5	42.5	(13.9)	28.1	17.1
ii. Basic net earnings/(loss)	31.6	28.2	(13.3)	18.8	11.2
iii. Fully diluted gross earnings/(loss)	43.5	42.0	(13.9)	27.8	16.8
iv. Fully diluted net earnings/(loss)	31.6	27.9	(13.3)	18.5	11.1
v. Net assets	284.1	263.3	224.7	241.6	229.8
vi. Gross dividend	8.0	6.0	5.0	4.9	4.0
4. FINANCIAL RATIOS (%)					
i. Pre-tax return on average shareholders' equity [^]	15.9	16.8	(6.0)	11.9	7.2
ii. Pre-tax return on average total assets	1.4	1.5	(0.1)	1.1	0.8
iii. Loans, advances and financing to deposits and borrowings	73.6	74.1	69.6	71.5	73.8
iv. Cost to total income (%)	49.3	45.9	44.7	45.8	44.6
v. Cost to total income excluding Insurance Business (%)	43.0	39.6	38.4	40.0	39.0
5. SHARE PRICE (RM)					
i. High	3.96	4.80	3.76	2.91	3.92
ii. Low	1.83	3.02	2.35	2.21	2.81
iii. As at 31 March	2.61	3.44	3.76	2.83	2.83

Legend:

** Annualised.

[^] Adjusted for minority interests.

After adjusting for reclassification of:

- housing loan legal fees expenses netted against interest and financing income.

FINANCIAL Calendar

2008

26 September

17th Annual General Meeting

21 October

Payment of First and Final Dividend of 6.0% less tax for the financial year ended 31 March 2008

11 November

Announcement of unaudited consolidated results for the financial half year ended 30 September 2008

2009

13 February

Announcement of unaudited consolidated results for the financial third quarter ended 31 December 2008

15 May

Announcement of audited consolidated results for the financial year ended 31 March 2009

22 July

Notice of 18th Annual General Meeting and Notice of Entitlement and Payment of First and Final Dividend of 8.0% less tax

13 August

18th Annual General Meeting