

Group Financial Highlights

	YEAR ENDED 31 MARCH				HALF-YEAR ENDED 30 SEPTEMBER			
	RM Million		Growth Rate +/(-)%		RM Million		Growth Rate +/(-)%	
	2010	2009 [#]	2010	2009	2009	2008 [#]	2009	2008
Operating revenue	6,828.9	6,310.7	8.2	(1.9)	3,356.0	3,071.2	9.3	(1.2)
Profit before tax and allowances for losses on loans and financing	1,945.6	1,561.8	24.6	(8.5)	970.0	678.0	43.1	(26.9)
Allowances for losses on loans and financing	568.9	344.2	65.3	(32.8)	278.9	78.7	>100.0	(78.6)
Profit before tax and zakat	1,376.7	1,217.6	13.1	1.9	691.1	599.3	15.3	7.0
Profit after tax and minority interests	1,008.6	860.8	17.2	28.8	498.4	433.0	15.1	71.0
Total assets	96,480.3	89,892.9	7.3	8.1	92,454.9	82,875.7	11.6	6.6
Loans, advances and financing (net)	64,425.9	56,947.8	13.1	8.3	60,437.3	55,327.9	9.2	11.8
Deposits and borrowings	80,767.1	77,336.3	4.4	8.9	77,485.4	70,807.2	9.4	7.0
Commitment and contingencies	62,260.7	49,911.6	24.7	(13.3)	59,247.2	54,469.5	8.8	(0.1)
Shareholders' equity	9,637.7	7,736.1	24.6	7.9	9,061.1	7,401.2	22.4	35.8
Pre-tax return on average shareholders' equity (%) [^]	15.1	16.1	(1.0)	(1.3)	16.1**	16.1**	(0.0)	(0.3)
Pre-tax return on average total assets (%)	1.5	1.4	0.1	(0.1)	1.5**	1.5**	0.0	0.0
Basic earnings per share								
- gross (sen)	45.7	43.5	5.2	2.3	47.6**	42.9**	11.0	10.7
- net (sen)	34.7	31.6	9.8	11.9	35.5**	31.8**	11.8	41.5
Fully diluted earnings per share								
- gross (sen)	45.7	43.5	5.2	3.5	47.6**	42.9**	11.0	16.6
- net (sen)	34.7	31.6	9.8	13.3	35.5**	31.8**	11.8	49.0
Gross dividend per share (sen)	10.5	8.0	31.3	33.3	-	-	-	-
Net assets per share (RM)	3.20	2.84	12.5	7.9	3.0	2.7	10.6	29.4
Cost to total income (%)	42.0	43.3	(1.4)	3.1	40.0	46.6	(6.6)	8.7
Number of employees	10,195	10,099	1.0	4.3	10,045	9,924	1.2	2.3
Assets per employee (RM Million)	9.5	8.9	6.3	3.6	9.2	8.4	10.2	4.2
Pre-tax profit per employee (RM'000)	135.0	120.6	12.0	(2.3)	137.6**	120.8**	13.9	4.6

Refer to page 87 for the explanation of legend.