

## GROUP FINANCIAL HIGHLIGHTS

	YEAR ENDED 31 MARCH				HALF-YEAR ENDED 30 SEPTEMBER			
	RM Million		Growth Rate +/- %		RM Million		Growth Rate +/- %	
	2015	2014 <sup>@</sup>	2015	2014	2014	2013 <sup>@</sup>	2014	2013
Operating revenue	9,142.5	9,606.0	(4.8)	10.3	4,793.7	4,761.5	0.7	18.6
Profit before tax and allowances for impairment on loans and financing	2,573.7	2,516.0	2.3	8.8	1,432.8	1,206.7	18.7	2.3
Impairment writeback/ (allowances) on loans and financing	30.5	(67.8)	>100	60.9	(85.8)	31.0	(>100)	>100
Profit before tax and zakat	2,604.3	2,448.2	6.4	14.5	1,347.0	1,237.7	8.8	7.6
Profit attributable to shareholders	1,918.6	1,782.4	7.6	10.0	982.8	902.8	8.9	9.7
Total assets	133,803.8	132,739.5	0.8	4.1	124,135.2	129,470.2	(4.1)	3.7
Loans, advances and financing (net)	86,173.8	87,170.6	(1.1)	5.6	84,741.7	83,607.3	1.4	4.3
Customer deposits	92,130.0	89,698.9	2.7	5.7	85,346.4	88,223.8	(3.3)	6.1
Commitment and contingencies	116,765.1	103,478.9	12.8	1.0	109,036.3	101,259.2	7.7	(3.1)
Shareholders' equity	14,455.1	13,142.9	10.0	8.9	13,821.6	12,509.4	10.5	7.9
Post-tax return on average shareholders' equity (%) <sup>^</sup>	13.8	14.1	(0.3)	0.2	14.3 <sup>**</sup>	14.5 <sup>**</sup>	(0.2)	0.2
Post-tax return on average total assets (%)	1.6	1.5	0.1	0.1	1.7 <sup>**</sup>	1.5 <sup>**</sup>	0.2	0.0
Earnings per share (sen)								
Basic	63.8	59.3	7.6	9.8	65.3 <sup>**</sup>	60.1 <sup>**</sup>	8.8	9.4
Fully diluted	63.8	59.3	7.6	9.8	65.3 <sup>**</sup>	59.9 <sup>**</sup>	9.0	9.3
Single tier dividend per share (sen)	27.3	24.1	13.3	9.5	12.0	7.2	66.7	2.9
Net assets per share (RM)	4.80	4.36	10.1	9.0	4.59	4.15	10.5	7.9
Cost to income (%)	45.7	45.8	(0.1)	(2.1)	43.3	47.9	(4.6)	4.0
Number of employees	11,035	12,270	(10.1)	(3.9)	11,353	12,764	(11.1)	16.4
Assets per employee (RM Million)	12.1	10.8	12.0	8.0	10.93	10.14	7.8	(10.9)
Pre-tax profit per employee (RM'000)	236.0	199.5	18.3	19.1	237.3 <sup>**</sup>	193.9 <sup>**</sup>	22.4	(7.6)

Refer to page 65 for explanation of legend