

FIVE-YEAR GROUP FINANCIAL HIGHLIGHTS

| | FINANCIAL YEAR ENDED 31 MARCH | | | | |
|---|-------------------------------|-------------------|-----------|-----------|-----------|
| | 2015 | 2014 [@] | 2013 | 2012 | 2011 |
| 1 REVENUE (RM MILLION) | | | | | |
| i Operating revenue | 9,142.5 | 9,606.0 | 8,705.9 | 7,983.6 | 6,784.7 |
| ii Profit before tax and allowances for impairment on loans and financing | 2,573.7 | 2,516.0 | 2,312.3 | 2,415.6 | 2,340.6 |
| iii Impairment writeback/(allowances) on loans and financing | 30.5 | (67.8) | (173.3) | (381.9) | (475.4) |
| iv Profit before tax and zakat | 2,604.3 | 2,448.2 | 2,139.0 | 2,033.6 | 1,865.1 |
| v Profit attributable to shareholders | 1,918.6 | 1,782.4 | 1,620.7 | 1,484.4 | 1,342.8 |
| 2 BALANCE SHEET (RM MILLION) | | | | | |
| Assets | | | | | |
| i Total assets | 133,803.8 | 132,739.5 | 127,572.3 | 112,922.8 | 108,236.2 |
| ii Loans, advances and financing (net) | 86,173.8 | 87,170.6 | 82,586.3 | 75,683.4 | 71,078.9 |
| Liabilities and Shareholders' Equity | | | | | |
| i Customer deposits | 92,130.0 | 89,698.9 | 84,830.0 | 77,307.2 | 74,567.0 |
| ii Adjusted customer deposits ¹ | 102,814.7 | 98,267.6 | 93,057.7 | 84,587.8 | 81,495.9 |
| iii Paid-up share capital | 3,014.2 | 3,014.2 | 3,014.2 | 3,014.2 | 3,014.2 |
| iv Shareholders' equity | 14,455.1 | 13,142.9 | 12,067.7 | 11,111.1 | 10,308.9 |
| Commitment and Contingencies | 116,765.1 | 103,478.9 | 102,467.5 | 99,615.0 | 100,195.3 |
| 3 PER SHARE (SEN) | | | | | |
| i Basic net earnings | 63.8 | 59.3 | 54.0 | 49.6 | 44.7 |
| ii Fully diluted net earnings | 63.8 | 59.3 | 54.0 | 49.6 | 44.7 |
| iii Net assets | 479.6 | 436.0 | 400.4 | 368.6 | 342.0 |
| iv Single tier/ gross dividend | 27.3 | 24.1 | 22.0 | 20.1 | 18.0 |
| 4 FINANCIAL RATIOS (%) | | | | | |
| i Post-tax return on average shareholders' equity [^] | 13.8 | 14.1 | 13.9 | 13.8 | 13.6 |
| ii Post-tax return on average total assets | 1.6 | 1.5 | 1.4 | 1.4 | 1.4 |
| iii Net loans to customer deposits | 93.5 | 97.2 | 97.4 | 97.9 | 95.3 |
| iv Adjusted net loans to customer deposits | 83.8 | 88.7 | 88.7 | 89.5 | 87.2 |
| v Cost to income | 45.7 | 45.8 | 47.9 | 41.6 | 39.9 |
| 5 SHARE PRICE (RM) | | | | | |
| i High | 7.34 | 8.08 | 6.80 | 6.71 | 7.15 |
| ii Low | 6.16 | 6.44 | 6.13 | 5.38 | 4.65 |
| iii As at 31 March | 6.36 | 7.18 | 6.55 | 6.31 | 6.49 |

¹ Inclusive of recourse obligation on loans and financing sold to Cagamas and term funding with original maturity of 3 years and above

^{**} Annualised

[^] Adjusted for non-controlling interests

[@] After adjusting for adoption of

- Amendments to MFRS 132- Offsetting Financial Assets and Financial Liabilities that have been applied retrospectively for one financial year.

FINANCIAL CALENDAR

2014

22 August

Announcement of unaudited consolidated results for the financial first quarter ended 30 June 2014

21 August

23rd Annual General Meeting

12 September

Payment of final single tier dividend of 16.9% for the financial year ended 31 March 2014

19 November

Announcement of unaudited consolidated results for the financial half year ended 30 September 2014

16 December

Payment of interim single tier dividend of 12.0% for the financial year ending 31 March 2015

2015

12 February

Announcement of unaudited consolidated results for the financial third quarter ended 31 December 2014

22 May

Announcement of audited consolidated results for the financial year ended 31 March 2015

29 July

Notice of 24th Annual General Meeting

20 August

24th Annual General Meeting