

2018 FINANCIAL HIGHLIGHTS

GROUP FINANCIAL YEAR ENDED 31 DECEMBER

	2018	2017	2016	2015	2014
Operating Results (RM'000)					
Total Revenue	3,336,502	3,008,181	2,868,781	2,649,396	2,436,826
Income attributable to depositors and investment account holders	1,383,834	1,208,337	1,108,024	1,031,693	851,126
Profit before Zakat and Tax	810,258	767,053	720,412	685,661	702,751
Profit after Zakat and Tax	593,887	566,118	530,962	507,262	510,502

Key Statements of Financial Position Items (RM'000)

Total Assets	63,938,733	57,742,914	55,676,697	49,763,719	45,820,682
Total Financing	45,680,680	42,113,420	39,189,274	34,294,690	29,524,571
<i>of which:</i>					
Gross Impaired Financing	425,937	398,277	389,445	381,270	344,539
Securities	11,719,258	9,633,608	10,589,824	10,421,041	11,219,044
Deposits from Customers	49,895,232	46,192,910	45,940,414	43,556,350	41,010,332
<i>of which:</i>					
Current and Savings Deposits ("CASA")	15,073,993	15,472,127	14,133,576	15,256,290	15,626,738
Investment Accounts of Customers	5,176,819	4,260,185	3,812,261	676,105	–
Shareholders' Equity	5,276,407	4,959,704	4,385,466	4,032,568	3,729,590
<i>of which:</i>					
Share Capital	3,012,368	2,869,498	2,404,384	2,363,283	2,319,907

RATIO ANALYSIS

Return on Assets	1.33%	1.35%	1.37%	1.43%	1.59%
Return on Equity	15.83%	16.42%	17.12%	17.67%	19.92%
Cost Income Ratio	52.97%	57.26%	52.82%	52.67%	52.13%
Capital Adequacy Ratio	17.77%	16.44%	15.52%	15.32%	13.36%
Gross Impaired Financing Ratio	0.92%	0.93%	0.98%	1.09%	1.14%
Financing to Available Fund Ratio	77.71%	81.41%	77.31%	77.46%	73.42%
Earnings per Share	24 sen	23 sen	22 sen	22 sen	22 sen
Net Tangible Assets Backing	175 sen	173 sen	182 sen	171 sen	161 sen