KEY HIGHLIGHTS

FINANCIALS		
Total Income RM833.5 million	Revenue RM205.1 million	Net Profit RM542.3 million
Total Assets RM5.2 billion	Liabilities RM1.0 billion	Equity RM4.2 billion
Return on Equity* 2.7%	Guarantee Reserve Ratio* 1.7 times	Cost-to-Income Ratio* 35.9%

^{*} The ratios are calculated by excluding one-off gain from the disposal of Danajamin and/or Special Purpose Reserve.

