

# Group Financial Highlights

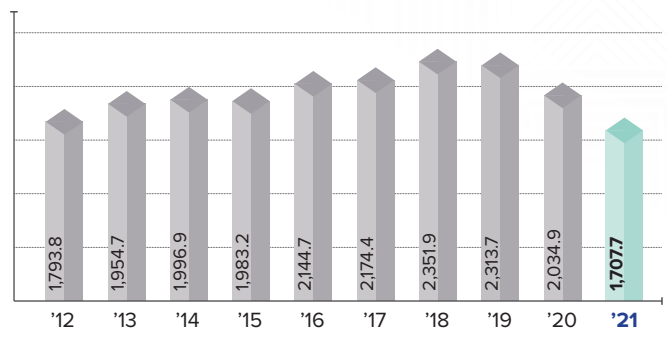
for the financial year ended 31 December 2021

GROUP										
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<b>REVENUE (RM million)</b>										
Gross Operating Revenue	1,793.8	1,954.7	1,996.9	1,983.2	2,144.7	2,174.4	2,351.9	2,313.7	2,034.9	<b>1,707.7</b>
Profit Before Tax and Zakat	551.9	703.2	546.5	558.3	574.2	548.2	544.0	534.2	512.2	<b>427.9</b>
Profit After Tax and Zakat	413.2	527.6	391.2	436.5	439.4	414.3	416.5	410.9	383.8	<b>317.6</b>
Dividend After Tax	45.0	22.5	30.0	30.0	30.0	30.0	30.0	30.0	30.0	<b>30.0</b>
<b>STATEMENT OF FINANCIAL POSITION (RM million)</b>										
Amount Due From Counterparties	3,696.1	3,825.7	6,540.2	10,971.0	14,296.2	19,870.4	20,404.9	16,657.2	14,069.2	<b>17,141.2</b>
Islamic Financing Assets	8,076.9	6,107.9	6,541.2	5,581.4	5,307.7	5,544.4	10,030.0	10,842.2	9,662.7	<b>10,273.7</b>
Conventional Mortgage Assets	9,659.4	11,064.3	10,189.8	9,354.3	8,494.0	7,678.1	6,939.3	6,212.1	5,509.2	<b>4,819.1</b>
Islamic Mortgage Assets	7,124.3	10,648.2	10,176.2	9,618.6	9,058.7	8,465.4	7,857.9	7,209.4	5,947.2	<b>5,411.9</b>
Total Assets	31,863.7	36,420.0	37,407.7	40,346.8	42,972.4	46,812.2	50,701.5	46,346.9	40,244.3	<b>44,124.6</b>
Unsecured Bearer Bonds and Notes	9,217.5	11,521.7	13,291.6	17,994.7	20,946.6	25,764.9	26,082.4	20,661.0	17,483.0	<b>19,957.0</b>
Sukuk	11,707.6	13,403.0	13,261.7	11,944.0	11,214.9	11,597.9	14,808.5	15,849.9	14,063.4	<b>15,082.0</b>
Residential Mortgage-Backed Securities	3,195.3	3,195.3	2,464.5	2,143.5	2,143.5	1,270.3	1,270.3	1,009.0	622.7	<b>622.7</b>
Islamic Residential Mortgage-Backed Securities	2,865.3	2,865.3	2,594.2	2,075.5	2,075.8	1,261.4	1,261.4	1,015.5	612.3	<b>612.3</b>
Share Capital	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	<b>150.0</b>
Reserves	4,111.7	4,614.8	4,983.3	5,414.6	5,799.6	5,914.7	6,222.7	6,698.5	6,218.9	<b>6,394.9</b>
Shareholders' Funds	4,261.7	4,764.8	5,133.3	5,564.6	5,949.6	6,064.7	6,372.7	6,848.5	6,368.9	<b>6,544.9</b>
<b>PER SHARE</b>										
Earnings Per Share (sen)*	275.4	351.7	260.8	291.0	292.9	276.2	277.7	274.0	255.9	<b>211.7</b>
Net Tangible Assets (RM)*	28.3	31.7	34.2	37.1	39.6	40.3	42.3	45.5	42.3	<b>43.5</b>
Dividend (sen)	30.0	15.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0	<b>20.0</b>
<b>FINANCIAL RATIOS</b>										
Pre-tax Return on Average Shareholders' Funds (%)	13.5	15.6	11.0	10.4	10.0	9.1	8.7	8.1	7.8	<b>6.6</b>
After-tax Return on Average Shareholders' Funds (%)	10.1	11.7	7.9	8.2	7.6	6.9	6.7	6.2	5.8	<b>4.9</b>
Pre-tax Return on Average Total Assets (%)	1.7	2.1	1.5	1.4	1.4	1.2	1.1	1.1	1.2	<b>1.0</b>
After-tax Return on Average Total Assets (%)	1.3	1.5	1.1	1.1	1.1	0.9	0.9	0.8	0.9	<b>0.8</b>
Dividend Cover (times)	9.2	23.4	13.0	14.6	14.6	13.8	13.9	13.7	12.8	<b>10.6</b>
Total Capital Ratio (%)	39.4	39.1	39.9	37.1	38.0	35.1	45.0	44.0	59.1	<b>56.1</b>

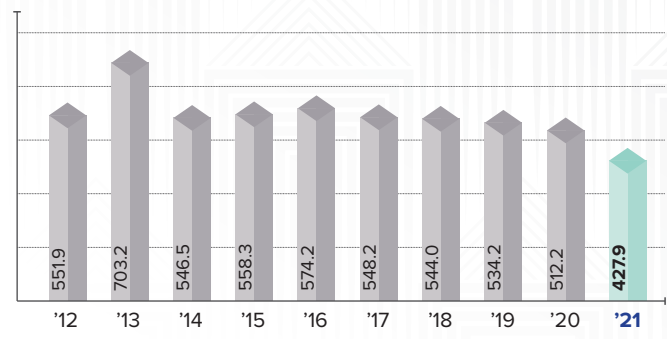
\* Based on 150 million ordinary shares of RM1.00 each

**Group Financial Highlights** (Continued)  
for the financial year ended 31 December 2021

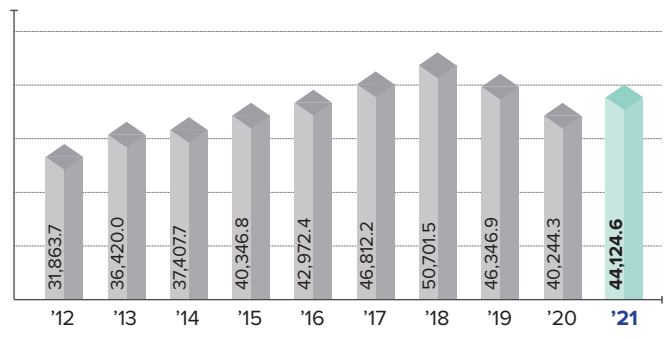
**GROSS OPERATING REVENUE** (RM million)



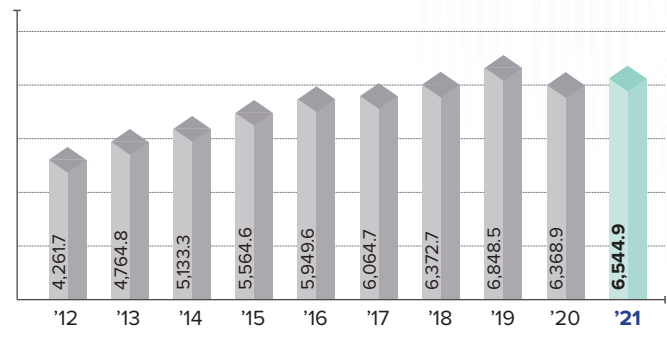
**PROFIT BEFORE TAX AND ZAKAT** (RM million)



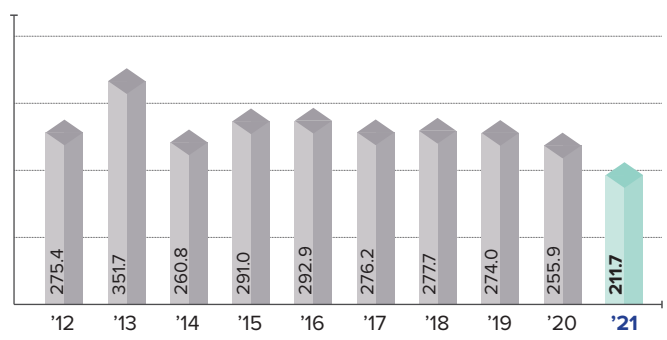
**TOTAL ASSETS** (RM million)



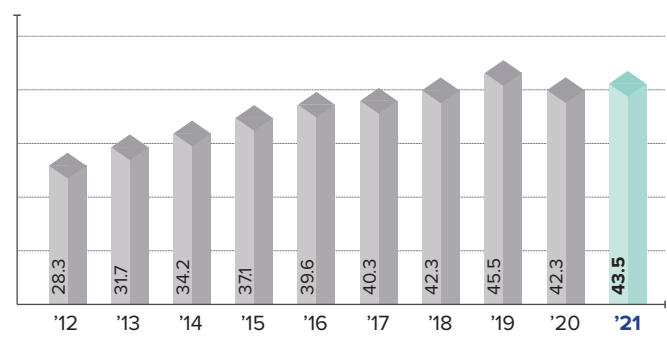
**SHAREHOLDERS' FUNDS** (RM million)



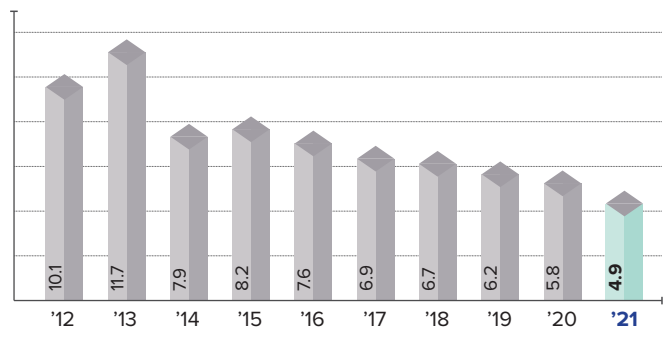
**EARNINGS PER SHARE** (Sen)\*



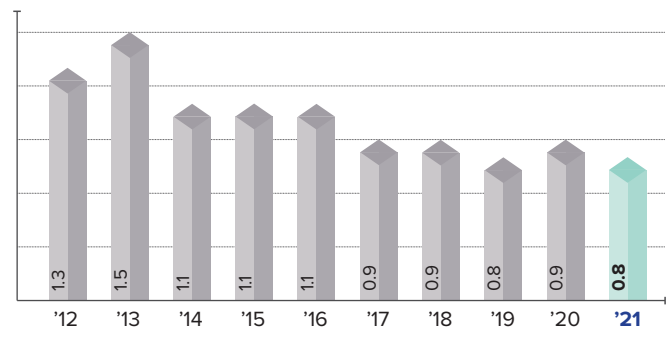
**NET TANGIBLE ASSETS** (RM)\*



**AFTER-TAX RETURN ON AVERAGE SHAREHOLDERS' FUNDS** (%)



**AFTER-TAX RETURN ON AVERAGE TOTAL ASSETS** (%)



\* Based on 150 million ordinary shares of RM1.00 each