

GROUP FINANCIAL HIGHLIGHTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	GROUP				
	2014	2015	2016	2017	2018
Revenue (RM million)					
Gross Operating Revenue	1,996.9	1,983.2	2,144.7	2,174.4	2,351.9
Profit Before Tax and Zakat	546.5	558.3	574.2	548.2	544.0
Profit After Tax and Zakat	391.2	436.5	439.4	414.3	416.5
Dividend After Tax	30.0	30.0	30.0	30.0	30.0
Statement of Financial Position (RM million)					
Amount Due from Counterparties	6,540.2	10,971.0	14,296.2	19,870.4	20,404.9
Islamic Financing Assets	6,541.2	5,581.4	5,307.7	5,544.4	10,030.0
Conventional Mortgage Assets	10,189.8	9,354.3	8,494.0	7,678.1	6,939.3
Islamic Mortgage Assets	10,176.2	9,618.6	9,058.7	8,465.4	7,857.9
Total Assets	37,407.7	40,346.8	42,972.4	46,812.2	50,701.5
Unsecured Bearer Bonds and Notes	13,291.6	17,994.7	20,946.6	25,764.9	26,082.4
Sukuk	13,261.7	11,944.0	11,214.9	11,597.9	14,808.5
Residential mortgage-backed securities	2,464.5	2,143.5	2,143.5	1,270.3	1,270.3
Islamic residential mortgage-backed securities	2,594.2	2,075.5	2,075.8	1,261.4	1,261.4
Paid-up Capital	150.0	150.0	150.0	150.0	150.0
Reserves	4,983.3	5,414.6	5,799.6	5,914.7	6,222.7
Shareholders' Funds	5,133.3	5,564.6	5,949.6	6,064.7	6,372.7
Per Share					
Earnings (sen)*	260.8	291.0	292.9	276.2	277.7
Net Tangible Assets (RM)*	34.2	37.1	39.6	40.3	42.3
Dividend (sen)	20.0	20.0	20.0	20.0	20.0
Financial Ratios					
Pre-tax Return on Average Shareholders' Funds (%)	11.0	10.4	10.0	9.1	8.7
After-tax Return on Average Shareholders' Funds (%)	7.9	8.2	7.6	6.9	6.7
Pre-tax Return on Average Total Assets (%)	1.5	1.4	1.4	1.2	1.1
After-tax Return on Average Total Assets (%)	1.1	1.1	1.1	0.9	0.9
Dividend Cover (times)	13.0	14.6	14.6	13.8	13.9
Total Capital Ratio (%)	39.9	37.1	38.0	35.1	45.0

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

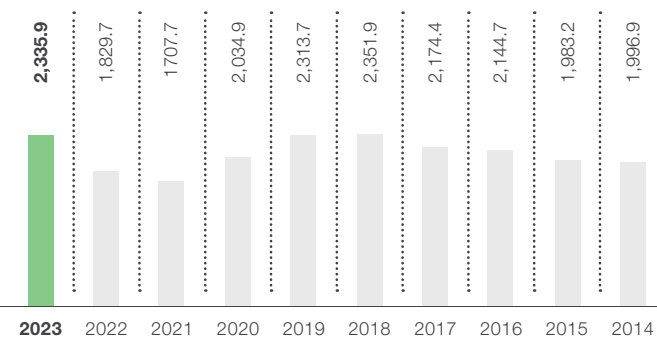
GROUP FINANCIAL HIGHLIGHTS *(continued)*
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

	GROUP				
	2019	2020	2021	2022	2023
Revenue (RM million)					
Gross Operating Revenue	2,313.7	2,034.9	1,707.7	1,829.7	2,335.9
Profit Before Tax and Zakat	534.2	512.2	427.9	446.3	447.8
Profit After Tax and Zakat	410.9	383.8	317.6	335.4	330.1
Dividend After Tax	30.0	30.0	30.0	30.0	30.0
Statement of Financial Position (RM million)					
Amount Due from Counterparties	16,657.2	14,069.2	17,141.2	17,097.7	19,987.8
Islamic Financing Assets	10,842.2	9,662.7	10,273.7	15,482.3	21,426.9
Conventional Mortgage Assets	6,212.1	5,509.2	4,819.1	4,167.7	3,585.5
Islamic Mortgage Assets	7,209.4	5,947.2	5,411.9	4,884.4	4,387.0
Total Assets	46,346.9	40,244.3	44,124.6	49,950.8	57,842.1
Unsecured Bearer Bonds and Notes	20,661.0	17,483.0	19,957.0	20,414.7	24,954.9
Sukuk	15,849.9	14,063.4	15,082.0	20,135.1	23,278.1
Residential mortgage-backed securities	1,009.0	622.7	622.7	371.4	371.4
Islamic residential mortgage-backed securities	1,015.5	612.3	612.3	291.1	291.1
Paid-up Capital	150.0	150.0	150.0	150.0	150.0
Reserves	6,698.5	6,218.9	6,394.9	6,637.5	6,998.7
Shareholders' Funds	6,848.5	6,368.9	6,544.9	6,787.5	7,148.7
Per Share					
Earnings (sen)*	274.0	255.9	211.7	223.6	220.1
Net Tangible Assets (RM)*	45.5	42.3	43.5	45.1	47.6
Dividend (sen)	20.0	20.0	20.0	20.0	20.0
Financial Ratios					
Pre-tax Return on Average Shareholders' Funds (%)	8.1	7.8	6.6	6.7	6.4
After-tax Return on Average Shareholders' Funds (%)	6.2	5.8	4.9	5.0	4.7
Pre-tax Return on Average Total Assets (%)	1.1	1.2	1.0	0.9	0.8
After-tax Return on Average Total Assets (%)	0.8	0.9	0.8	0.7	0.6
Dividend Cover (times)	13.7	12.8	10.6	11.2	11.0
Total Capital Ratio (%)	44.00	59.1	56.1	51.0	47.4

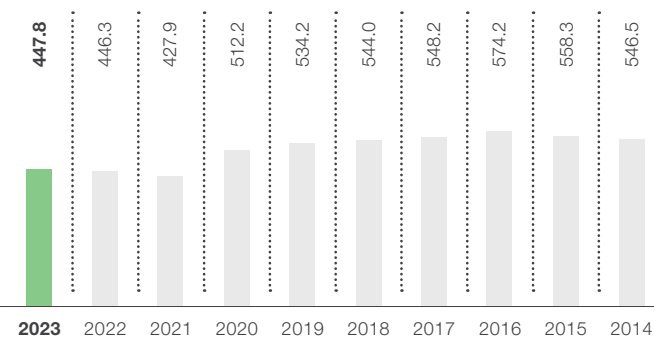
GROUP FINANCIAL HIGHLIGHTS *(continued)*

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

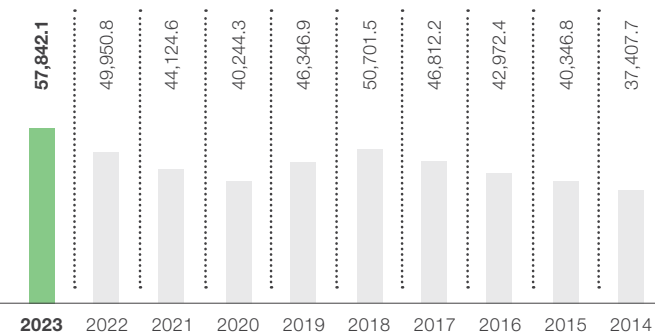
GROSS OPERATING REVENUE (RM'000)



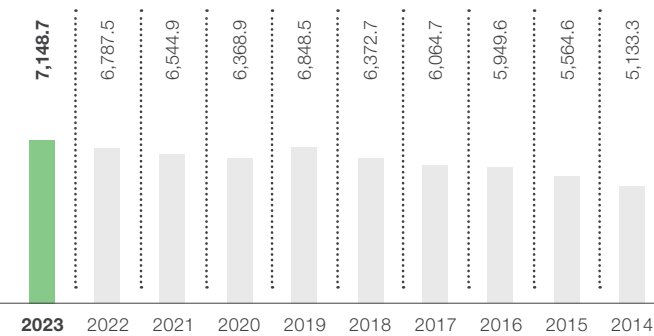
PROFIT BEFORE TAX AND ZAKAT (RM'000)



TOTAL ASSETS (RM'000)



SHAREHOLDERS' FUNDS (RM'000)



GROUP FINANCIAL HIGHLIGHTS *(continued)*

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2023

