

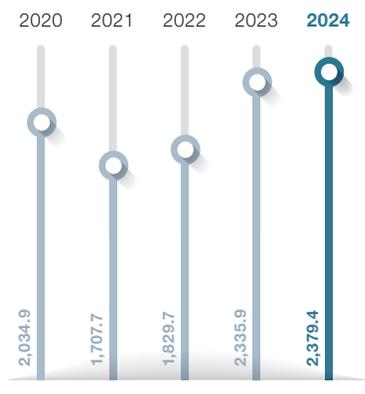
## 5-YEAR FINANCIAL SUMMARY

	Group				
	2020	2021	2022	2023	2024
<b>Revenue (RM million)</b>					
Gross Operating Revenue	2,034.9	1,707.7	1,829.7	2,335.9	<b>2,379.4</b>
Profit Before Tax and Zakat	512.2	427.9	446.3	447.8	<b>477.7</b>
Profit After Tax and Zakat	383.8	317.6	335.4	330.1	<b>364.2</b>
Dividend After Tax	30.0	30.0	30.0	30.0	<b>30.0</b>
<b>Statement of Financial Position (RM million)</b>					
Amount Due From Counterparties	14,069.2	17,141.2	17,097.7	19,987.8	<b>16,833.4</b>
Islamic Financing Assets	9,662.7	10,273.7	15,482.3	21,426.9	<b>20,666.8</b>
Conventional Mortgage Assets	5,509.2	4,819.1	4,167.7	3,585.5	<b>3,004.6</b>
Islamic Mortgage Assets	5,947.2	5,411.9	4,884.4	4,387.0	<b>3,909.0</b>
Total Assets	40,244.3	44,124.6	49,950.8	57,842.1	<b>54,149.3</b>
Unsecured bearer bonds and notes	17,483.0	19,957.0	20,414.7	24,954.9	<b>21,186.2</b>
Sukuk	14,063.4	15,082.0	20,135.1	23,278.1	<b>23,102.1</b>
Residential mortgage-backed securities	622.7	622.7	371.4	371.4	<b>371.4</b>
Islamic residential mortgage-backed securities	612.3	612.3	291.1	291.1	<b>291.1</b>
Paid-up Capital	150.0	150.0	150.0	150.0	<b>150.0</b>
Reserves	6,218.9	6,394.9	6,637.5	6,998.7	<b>7,335.9</b>
Shareholders' Funds	6,368.9	6,544.9	6,787.5	7,148.7	<b>7,485.9</b>
<b>Per Share</b>					
Earnings (sen)*	255.9	211.7	223.6	220.1	<b>242.8</b>
Net Tangible Assets (RM)*	42.3	43.5	45.1	47.5	<b>49.8</b>
Dividend (sen)	20.0	20.0	20.0	20.0	<b>20.0</b>
<b>Financial Ratios</b>					
Pre-tax Return on Average Shareholders' Funds (%)	7.8	6.6	6.7	6.4	<b>6.5</b>
After-tax Return on Average Shareholders' Funds (%)	5.8	4.9	5.0	4.7	<b>5.0</b>
Pre-tax Return on Average Total Assets (%)	1.2	1.0	0.9	0.8	<b>0.9</b>
After-tax Return on Average Total Assets (%)	0.9	0.8	0.7	0.6	<b>0.7</b>
Dividend Cover (times)	12.8	10.6	11.2	11.0	<b>12.1</b>
Total Capital Ratio (%)	59.1	56.1	51.0	43.1	<b>50.5</b>

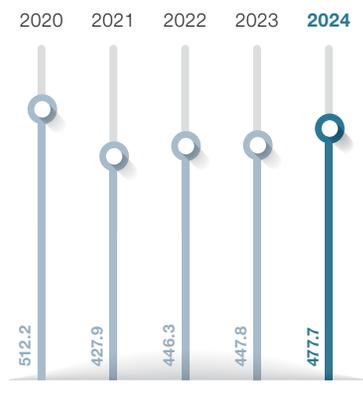
\* Based on 150 million ordinary shares of RM1.00 each

# 5-YEAR FINANCIAL HIGHLIGHTS

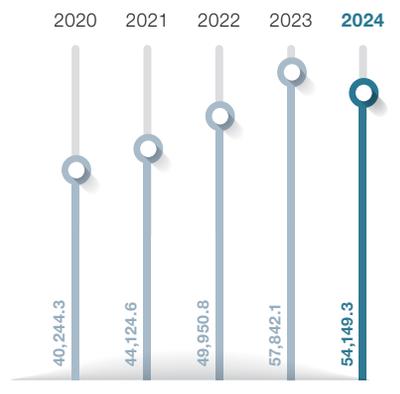
## Gross Operating Revenue (RM million)



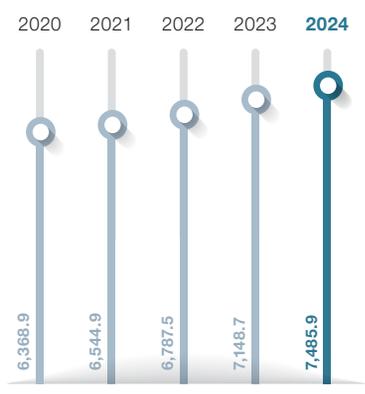
## Profit Before Tax and Zakat (RM million)



## Total Assets (RM million)



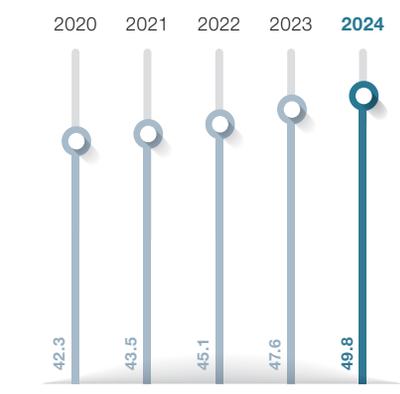
## Shareholders' Funds (RM million)



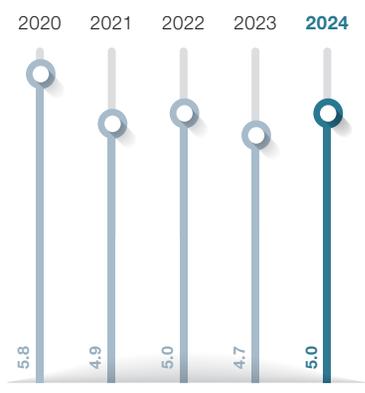
## Earnings\* (Sen)



## Net Tangible Assets (RM)



## After-tax Return on Average Shareholders' Funds (%)



## After-tax Return on Average Total Assets (%)

