

GROUP FINANCIAL HIGHLIGHTS

for the financial year ended 31 December 2022

	2013	2014	2015
Revenue (RM million)			
Gross Operating Revenue	1,954.7	1,996.9	1,983.2
Profit Before Tax and Zakat	703.2	546.5	558.3
Profit After Tax and Zakat	527.6	391.2	436.5
Dividend After Tax	22.5	30.0	30.0
Statement of Financial Position (RM million)			
Amount Due From Counterparties	3,825.7	6,540.2	10,971.0
Islamic Financing Assets	6,107.9	6,541.2	5,581.4
Conventional Mortgage Assets	11,064.3	10,189.8	9,354.3
Islamic Mortgage Assets	10,648.2	10,176.2	9,618.6
Total Assets	36,420.0	37,407.7	40,346.8
Unsecured Bearer Bonds and Notes	11,521.7	13,291.6	17,994.7
Sukuk	13,403.0	13,261.7	11,944.0
Residential Mortgage-Backed Securities	3,195.3	2,464.5	2,143.5
Islamic Residential Mortgage-Backed Securities	2,865.3	2,594.2	2,075.5
Paid-up Capital	150.0	150.0	150.0
Reserves	4,614.8	4,983.3	5,414.6
Shareholders' Funds	4,764.8	5,133.3	5,564.6
Per Share			
Earnings (sen)*	351.7	260.8	291.0
Net Tangible Assets (RM)*	31.7	34.2	37.1
Dividend (sen)	15.0	20.0	20.0
Financial Ratios			
Pre-tax Return on Average Shareholders' Funds (%)	15.6	11.0	10.4
After-tax Return on Average Shareholders' Funds (%)	11.7	7.9	8.2
Pre-tax Return on Average Total Assets (%)	2.1	1.5	1.4
After-tax Return on Average Total Assets (%)	1.5	1.1	1.1
Dividend Cover (times)	23.4	13.0	14.6
Total Capital Ratio (%)	39.1	39.9	37.1

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

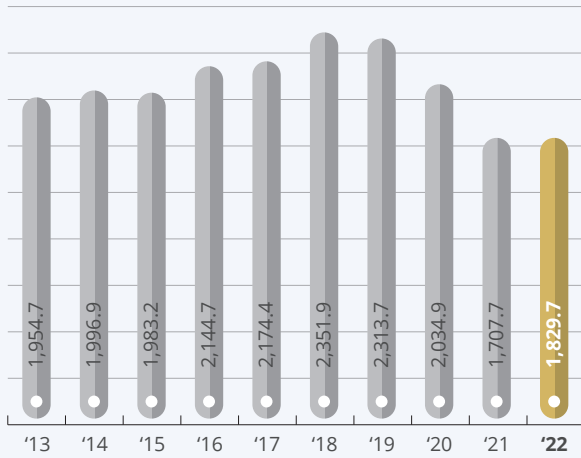
GROUP FINANCIAL HIGHLIGHTS *(continued)*

for the financial year ended 31 December 2022

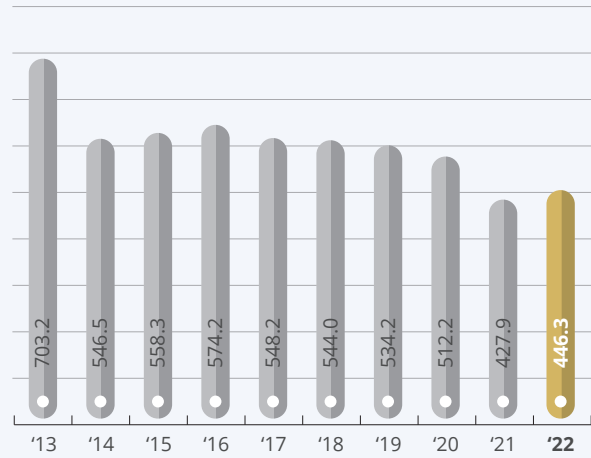
	2016	2017	2018	2019	2020	2021	2022
	2,144.7	2,174.4	2,351.9	2,313.7	2,034.9	1,707.7	1,829.7
	574.2	548.2	544.0	534.2	512.2	427.9	446.3
	439.4	414.3	416.5	410.9	383.8	317.6	335.4
	30.0	30.0	30.0	30.0	30.0	30.0	30.0
	14,296.2	19,870.4	20,404.9	16,657.2	14,069.2	17,141.2	17,097.7
	5,307.7	5,544.4	10,030.0	10,842.2	9,662.7	10,273.7	15,482.3
	8,494.0	7,678.1	6,939.3	6,212.1	5,509.2	4,819.1	4,167.7
	9,058.7	8,465.4	7,857.9	7,209.4	5,947.2	5,411.9	4,884.4
	42,972.4	46,812.2	50,701.5	46,346.9	40,244.3	44,124.6	49,950.8
	20,946.6	25,764.9	26,082.4	20,661.0	17,483.0	19,957.0	20,414.7
	11,214.9	11,597.9	14,808.5	15,849.9	14,063.4	15,082.0	20,135.1
	2,143.5	1,270.3	1,270.3	1,009.0	622.7	622.7	371.4
	2,075.8	1,261.4	1,261.4	1,015.5	612.3	612.3	291.1
	150.0	150.0	150.0	150.0	150.0	150.0	150.0
	5,799.6	5,914.7	6,222.7	6,698.5	6,218.9	6,394.9	6,637.5
	5,949.6	6,064.7	6,372.7	6,848.5	6,368.9	6,544.9	6,787.5
	292.9	276.2	277.7	274.0	255.9	211.7	223.6
	39.6	40.3	42.3	45.5	42.3	43.5	45.1
	20.0	20.0	20.0	20.0	20.0	20.0	20.0
	10.0	9.1	8.7	8.1	7.8	6.6	6.7
	7.6	6.9	6.7	6.2	5.8	4.9	5.0
	1.4	1.2	1.1	1.1	1.2	1.0	0.9
	1.1	0.9	0.9	0.8	0.9	0.8	0.7
	14.6	13.8	13.9	13.7	12.8	10.6	11.2
	38.0	35.1	45.0	44.00	59.1	56.1	51.0

GROUP FINANCIAL HIGHLIGHTS *(continued)*
for the financial year ended 31 December 2022

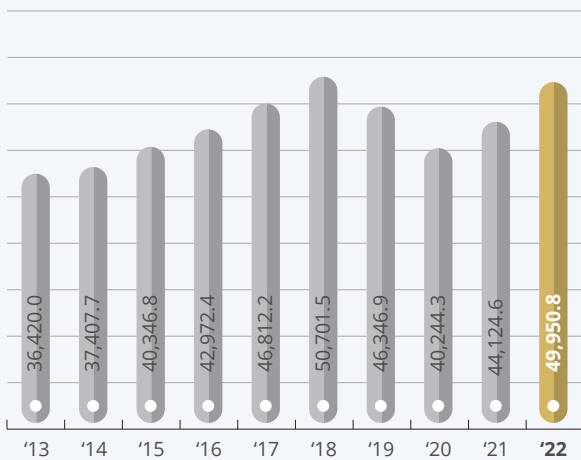
GROSS OPERATING REVENUE (RM million)



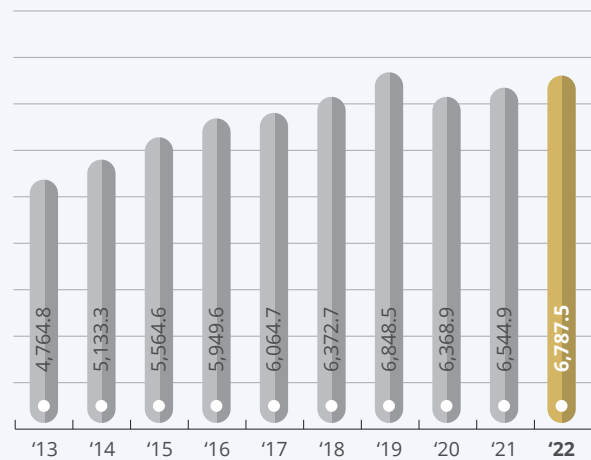
PROFIT BEFORE TAX AND ZAKAT (RM million)



TOTAL ASSETS (RM million)

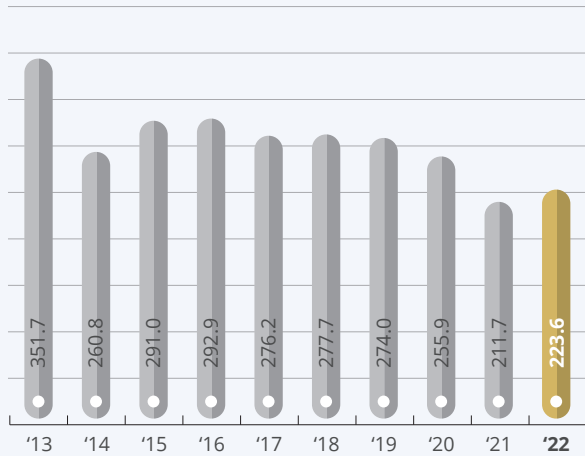


SHAREHOLDERS' FUNDS (RM million)

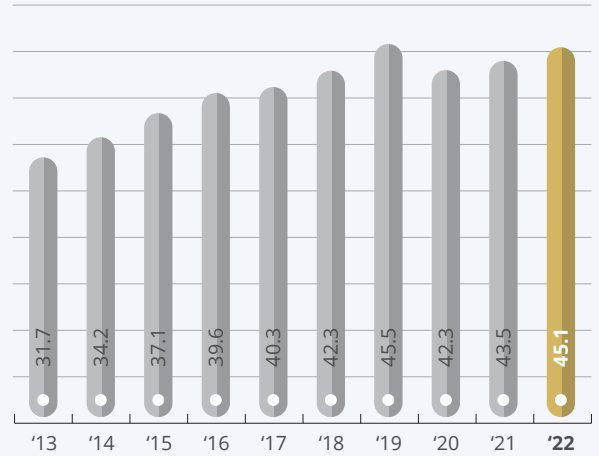


GROUP FINANCIAL HIGHLIGHTS *(continued)*
for the financial year ended 31 December 2022

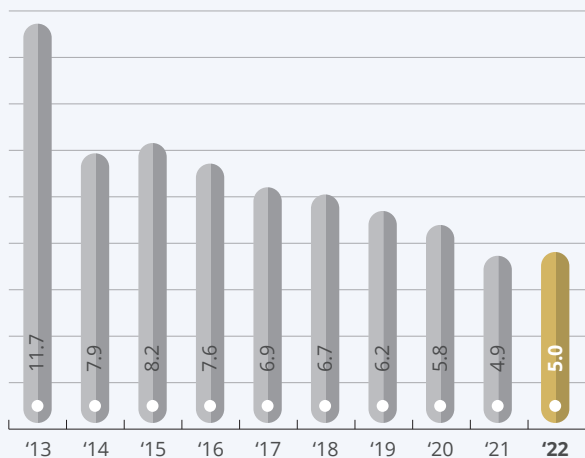
EARNINGS PER SHARE (Sen)*



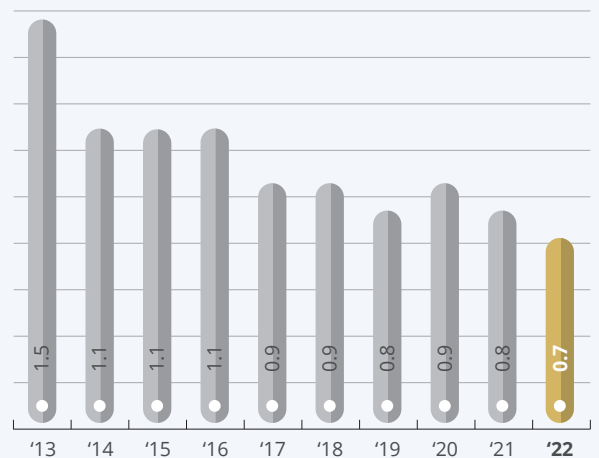
NET TANGIBLE ASSETS (RM)*



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



AFTER-TAX RETURN ON AVERAGE TOTAL ASSETS (%)



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