

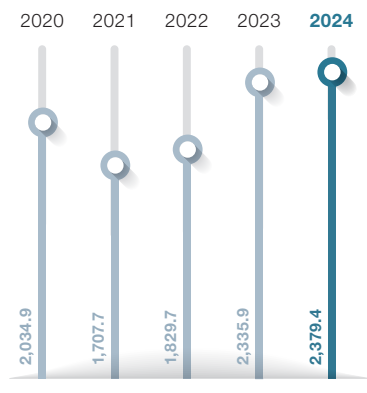
5-YEAR FINANCIAL SUMMARY

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

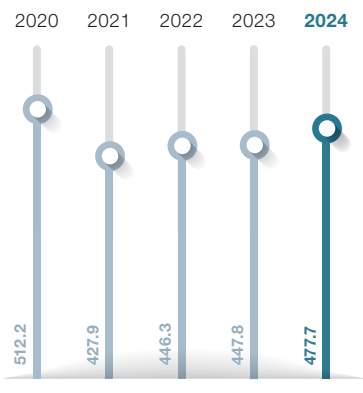
* Based on 150 million ordinary shares of RM1.00 each

5-YEAR FINANCIAL HIGHLIGHTS

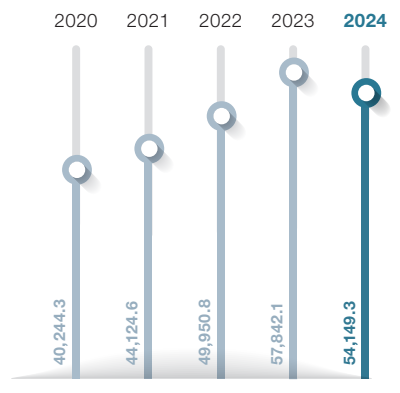
Gross Operating Revenue
(RM million)



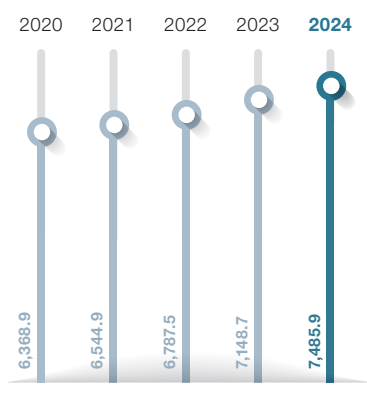
Profit Before Tax and Zakat
(RM million)



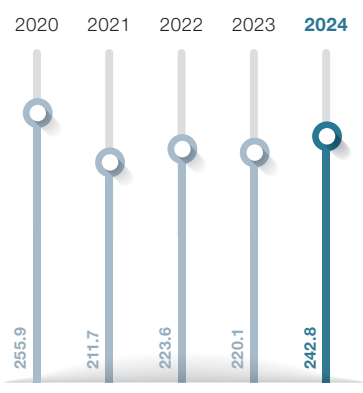
Total Assets
(RM million)



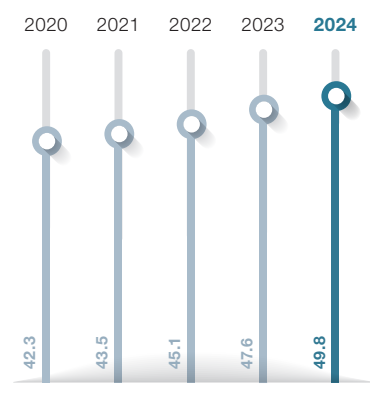
Shareholders' Funds
(RM million)



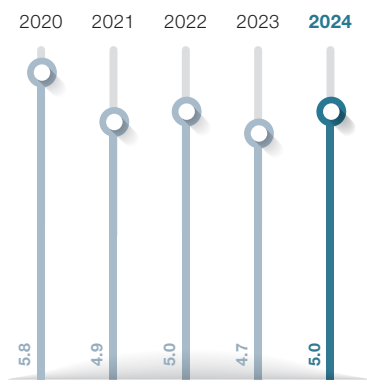
Earnings*
(Sen)



Net Tangible Assets
(RM)



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



After-tax Return on Average Total Assets
(%)

