

GROUP FINANCIAL HIGHLIGHTS

for the year ended 31 December 2019

	Group									
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Revenue (RM million)										
Gross Operating Revenue	1,922.0	1,877.4	1,793.8	1,954.7	1,996.9	1,983.2	2,144.7	2,174.4	2,351.9	2,313.7
Profit Before Tax and Zakat	610.5	591.5	551.9	703.2	546.5	558.3	574.2	548.2	544.0	534.2
Profit After Tax and Zakat	455.7	442.1	413.2	527.6	391.2	436.5	439.4	414.3	416.5	410.9
Dividend After Tax	22.5	22.5	45.0	22.5	30.0	30.0	30.0	30.0	30.0	30.0
Statement of Financial Position (RM million)										
Amount Due From Counterparties	4,325.1	4,307.0	3,696.1	3,825.7	6,540.2	10,971.0	14,296.2	19,870.4	20,404.9	16,657.2
Islamic Financing Assets	6,854.3	6,879.6	8,076.9	6,107.9	6,541.2	5,581.4	5,307.7	5,544.4	10,030.0	10,842.2
Conventional Mortgage Assets	11,384.6	10,510.8	9,659.4	11,064.3	10,189.8	9,354.3	8,494.0	7,678.1	6,939.3	6,212.1
Islamic Mortgage Assets	7,696.2	7,434.9	7,124.3	10,648.2	10,176.2	9,618.6	9,058.7	8,465.4	7,857.9	7,209.4
Total Assets	32,130.7	32,137.9	31,863.7	36,420.0	37,407.7	40,346.8	42,972.4	46,812.2	50,701.5	46,346.9
Unsecured Bearer Bonds and Notes	10,039.5	9,868.0	9,217.5	11,521.7	13,291.6	17,994.7	20,946.6	25,764.9	26,082.4	20,661.0
Sukuk	10,651.3	10,585.5	11,707.6	13,403.0	13,261.7	11,944.0	11,214.9	11,597.9	14,808.5	15,849.9
Residential Mortgage-Backed Securities	4,135.4	3,842.8	3,195.3	3,195.3	2,464.5	2,143.5	2,143.5	1,270.3	1,270.3	1,009.0
Islamic Residential Mortgage-Backed Securities	3,382.8	3,382.8	2,865.3	2,865.3	2,594.2	2,075.5	2,075.8	1,261.4	1,261.4	1,015.5
Paid-up Capital	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0	150.0
Reserves	3,329.3	3,741.0	4,111.7	4,614.8	4,983.3	5,414.6	5,799.6	5,914.7	6,222.7	6,698.5
Shareholders' Funds	3,479.3	3,891.0	4,261.7	4,764.8	5,133.3	5,564.6	5,949.6	6,064.7	6,372.7	6,848.5
Per Share										
Earnings (sen)*	303.8	294.7	275.4	351.7	260.8	291.0	292.9	276.2	277.7	274.0
Net Tangible Assets (RM)*	23.1	25.9	28.4	31.7	34.2	37.1	39.6	40.3	42.3	45.5
Dividend (sen)	15.0	15.0	30.0	15.0	20.0	20.0	20.0	20.0	20.0	20.0
Financial Ratios										
Pre-tax Return on Average Shareholders' Funds (%)	18.7	16.1	13.5	15.6	11.0	10.4	10.0	9.1	8.7	8.1
After-tax Return on Average Shareholders' Funds (%)	14.0	12.0	10.1	11.7	7.9	8.2	7.6	6.9	6.7	6.2
Pre-tax Return on Average Total Assets (%)	1.9	1.8	1.7	2.1	1.5	1.4	1.4	1.2	1.1	1.1
After-tax Return on Average Total Assets (%)	1.4	1.4	1.3	1.5	1.1	1.1	1.1	0.9	0.9	0.8
Dividend Cover (times)	20.3	19.6	9.2	23.4	13.0	14.6	14.6	13.8	13.9	13.7
Total Capital Ratio (%)	26.8	35.7	39.4	39.1	39.9	37.1	38.0	35.1	45.0	44.0

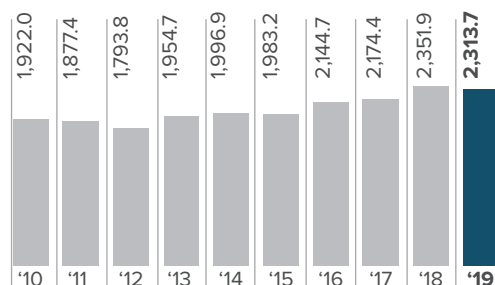
* Based on 150 million ordinary shares of RM1.00 each

GROUP FINANCIAL HIGHLIGHTS

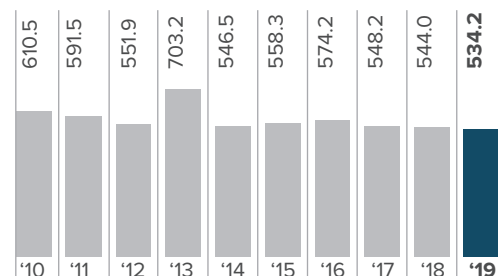
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for the year ended 31 December 2019

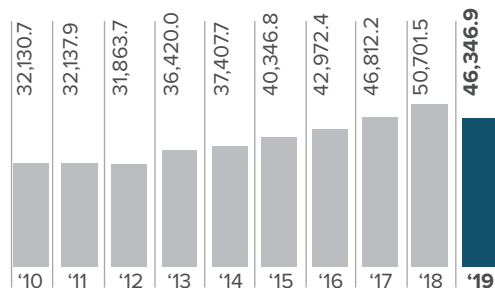
GROSS OPERATING REVENUE (RM million)



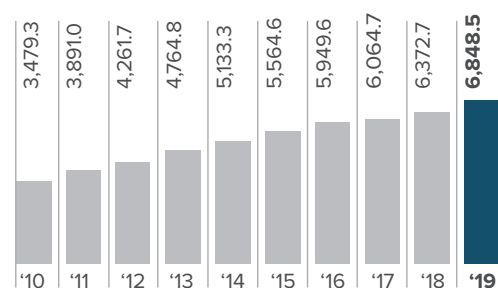
PROFIT BEFORE TAX AND ZAKAT (RM million)



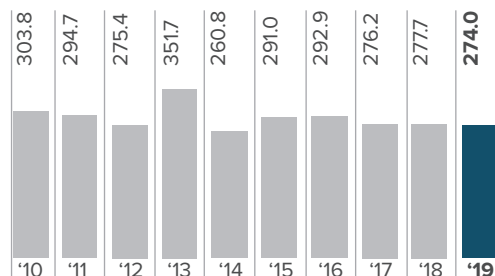
TOTAL ASSETS (RM million)



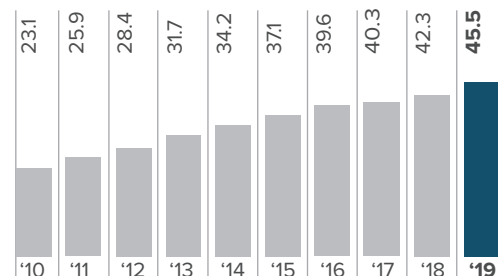
SHAREHOLDERS' FUNDS (RM million)



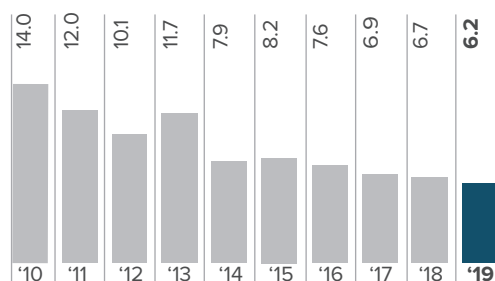
EARNINGS (sen)*



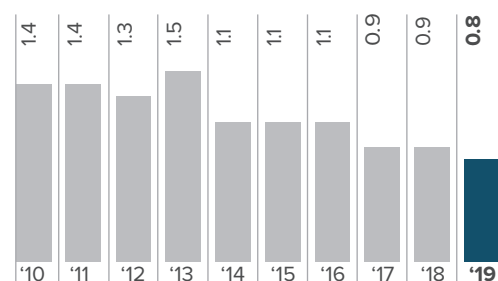
NET TANGIBLE ASSETS (RM)*



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



AFTER-TAX RETURN ON AVERAGE TOTAL ASSETS (%)



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