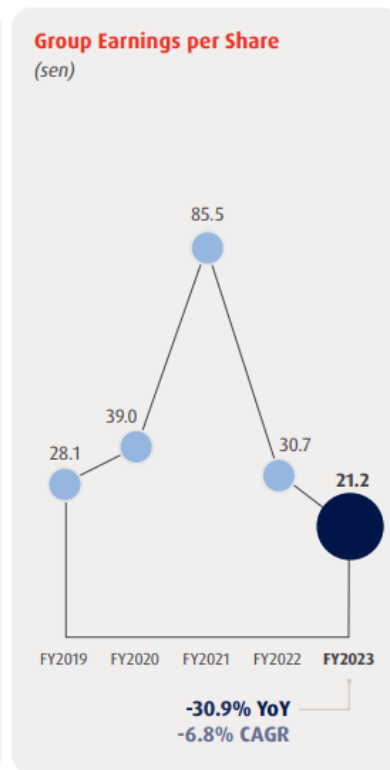
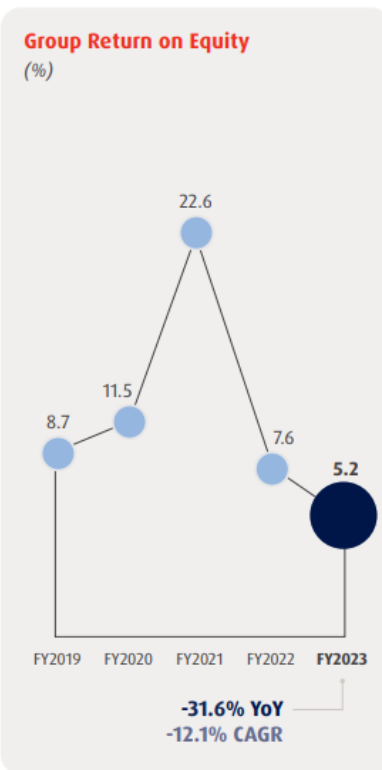
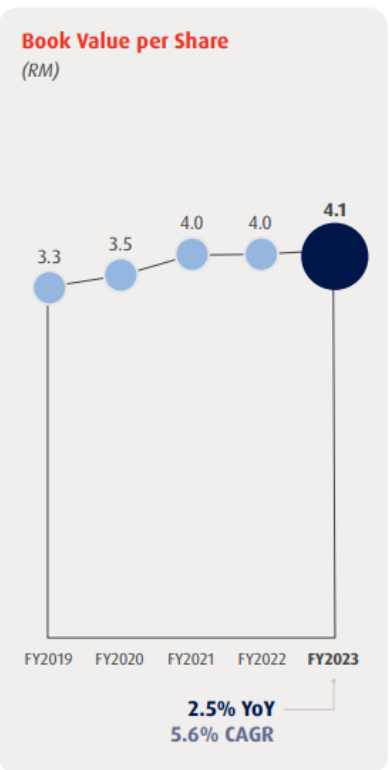
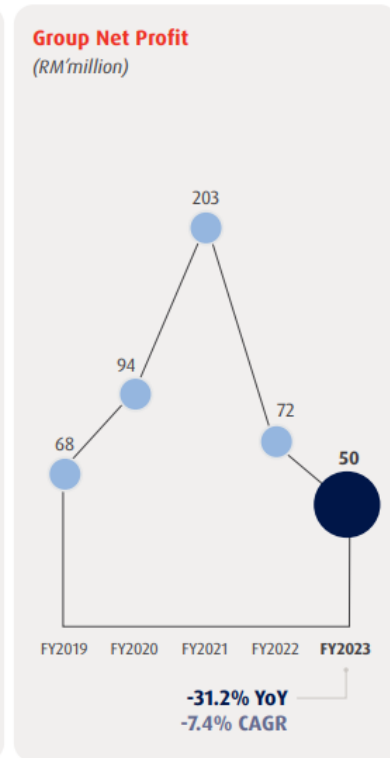
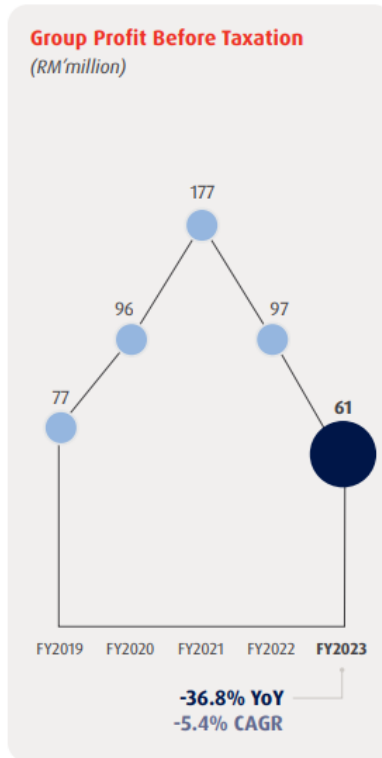
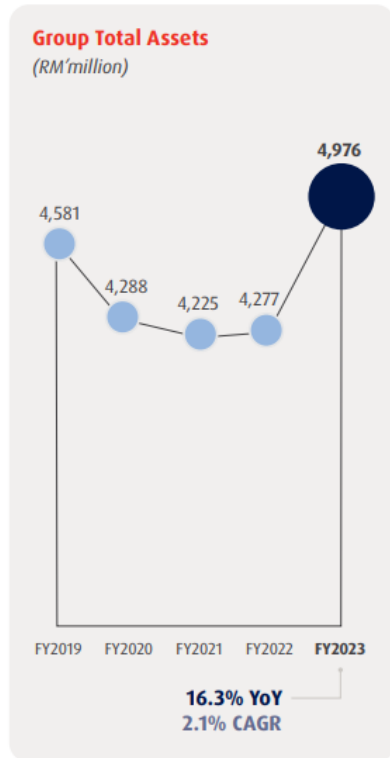


# Five Year Group Financial Highlights



The Group	FY2019 RM'million	FY2020 RM'million	FY2021 RM'million	FY2022 RM'million	FY2023 RM'million
<b>Statements of Financial Position</b>					
Total Assets	4,581	4,288	4,225	4,277	4,976
Net Loans	205	316	336	394	410
Total Liabilities	3,784	3,448	3,268	3,332	4,010
Deposits from Customers	748	738	702	760	704
Shareholders' Funds	798	840	957	945	965
Commitments and Contingencies	11,470	6,967	5,994	5,968	8,279
<b>Statements of Income</b>					
Revenue	199	233	316	223	196
Profit Before Taxation	77	96	177	97	61
Net Profit	68	94	203	72	50
<b>Key Performance Indicators</b>					
Book Value per Share (RM)	3.3	3.5	4.0	4.0	4.1
Earnings per Share (sen)	28.1	39.0	85.5	30.7	21.2
Net Dividend per Share (sen)	22.0	23.0	26.0	19.0	17.0
<b>Financial Ratios</b>					
<b>Profitability Ratios</b>					
Return on Equity	8.7%	11.5%	22.6%	7.6%	5.2%
Return on Average Assets	1.5%	2.1%	4.8%	1.7%	1.1%
Cost to Income Ratio	61.5%	57.9%	44.9%	56.8%	68.8%
<b>Asset Quality/Loan Ratios</b>					
Gross Loans to Deposits Ratio	27.9%	43.3%	47.9%	51.9%	58.3%
Gross Impaired Loans Ratio	3.3%	2.0%	0.1%	0.0%	0.0%