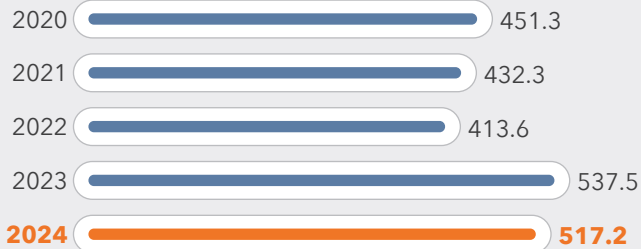


5-YEAR GROUP FINANCIAL HIGHLIGHTS

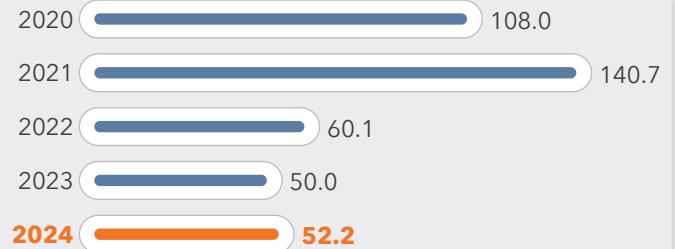
GROUP	2024 RM'000	2023 RM'000	2022 RM'000	2021 RM'000	2020 RM'000
Total Income	517,192	537,493	413,581	432,337	451,296
Profit Before Taxation	52,225	50,016	60,144	140,713	108,016
Net Profit for the Financial Year	52,225	50,016	60,144	140,713	108,541
Profit Attributable to Shareholders	52,225	50,016	60,144	140,713	108,541
Shareholders' Equity	4,397,893	4,340,697	4,211,572	4,200,968	4,145,740
Total Equity	4,397,893	4,340,697	4,211,572	4,200,968	4,145,740
Total Assets	5,108,693	5,096,635	4,958,877	5,194,324	5,612,552

TOTAL INCOME

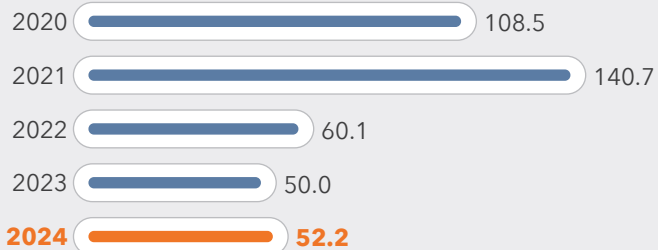
(in RM million)

**PROFIT BEFORE TAXATION**

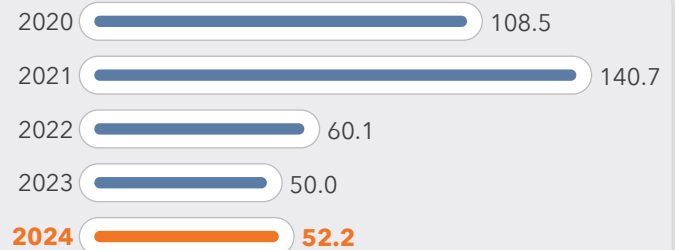
(in RM million)

**NET PROFIT FOR THE FINANCIAL YEAR**

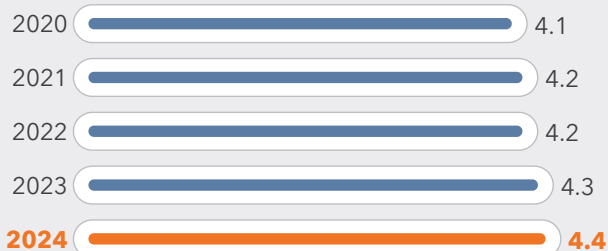
(in RM million)

**PROFIT ATTRIBUTABLE TO SHAREHOLDERS**

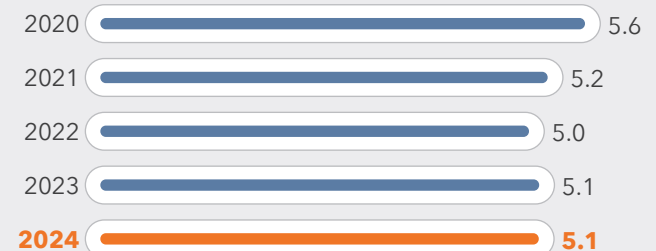
(in RM million)

**TOTAL EQUITY**

(in RM billion)

**TOTAL ASSETS**

(in RM billion)

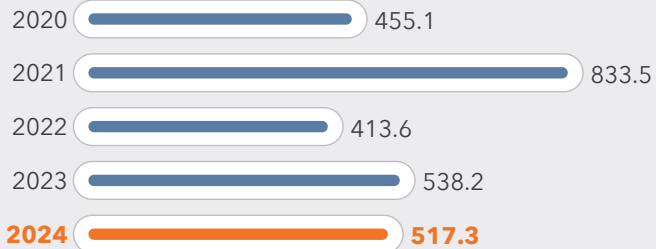


5-YEAR COMPANY FINANCIAL HIGHLIGHTS

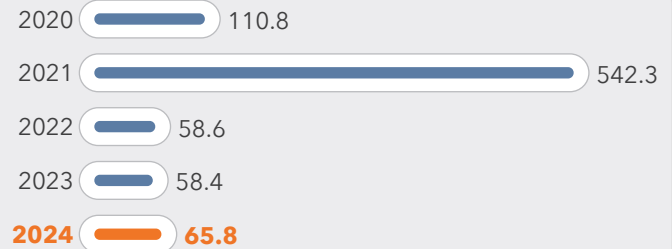
COMPANY	2024 RM'000	2023 RM'000	2022 RM'000	2021 RM'000	2020 RM'000
Total Income	517,308	538,195	413,581	833,487	455,106
Profit Before Taxation	65,786	58,354	58,613	542,306	110,761
Net Profit for the Financial Year	65,786	58,354	58,613	542,306	110,761
Profit Attributable to Shareholders	65,786	58,354	58,613	542,306	110,761
Total Equity	4,417,842	4,346,867	4,209,404	4,200,331	3,743,510
Total Assets	5,181,804	5,100,778	4,956,678	5,193,687	5,210,322

TOTAL INCOME

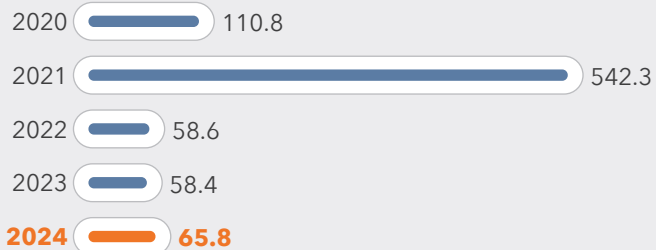
(in RM million)

**PROFIT BEFORE TAXATION**

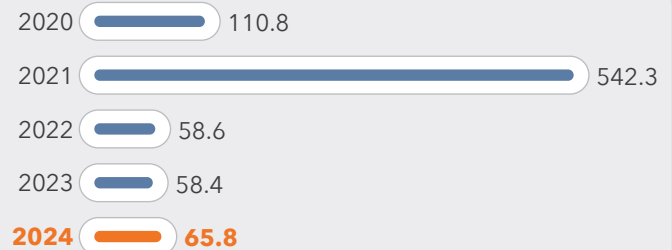
(in RM million)

**NET PROFIT FOR THE FINANCIAL YEAR**

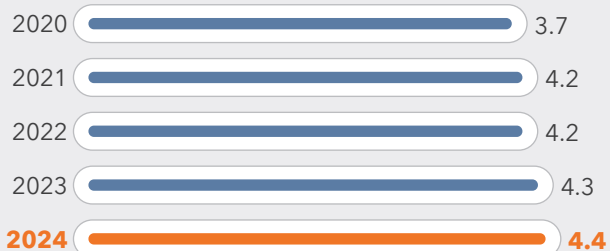
(in RM million)

**PROFIT ATTRIBUTABLE TO SHAREHOLDERS**

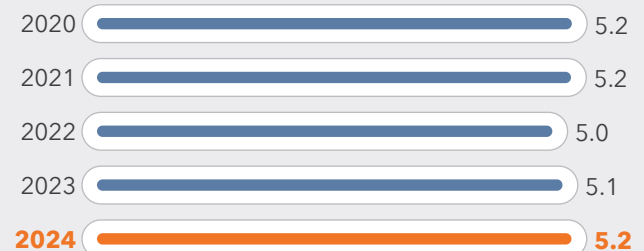
(in RM million)

**TOTAL EQUITY**

(in RM billion)

**TOTAL ASSETS**

(in RM billion)



OVERVIEW OF GUARANTEE AND FINANCING SCHEMES

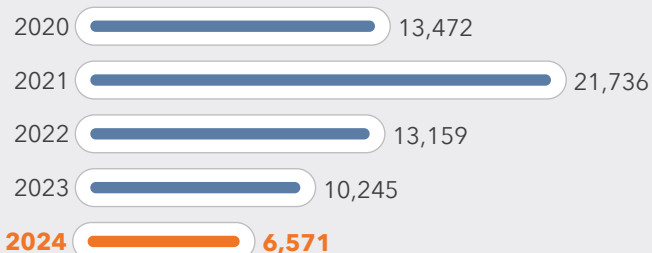
ANNUAL	2024	2023	2022	2021	2020
Number of Accounts	6,571	10,245	13,159	21,736	13,472
RM Value (Million)	4,016	5,129	3,549	6,078	5,922

CUMULATIVE	2024	2023	2022	2021	2020
Number of Accounts	538,873	532,302	522,057	508,898	487,162
RM Value (Million)	99,447	95,431	90,302	86,753	80,675

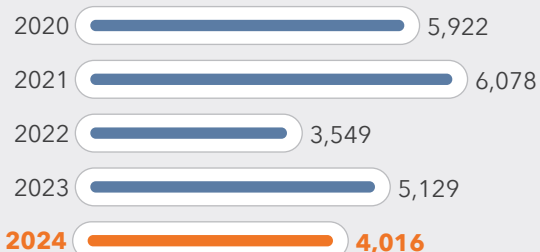
GUARANTEE AND FINANCING APPROVALS

ANNUAL

Number of Accounts

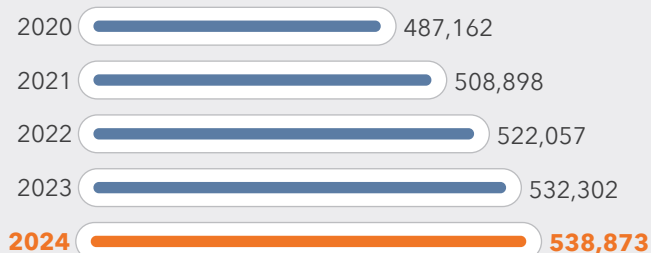


RM Value (Million)

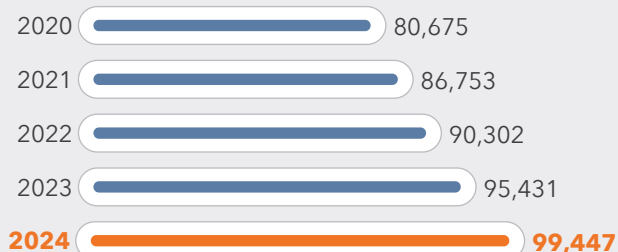


CUMULATIVE

Number of Accounts



RM Value (Million)



SIMPLIFIED STATEMENTS OF FINANCIAL POSITION

GROUP	2024		2023	
	RM'000	%	RM'000	%
Property, Plant and Equipments (PPE) and Intangible Assets	26,789	0.52%	22,829	0.45%
Financial Investments	4,208,897	81.50%	4,118,435	80.81%
Financing, Loans and Advances	87,594	1.70%	152,582	2.99%
Term Deposit	456,947	8.85%	424,995	8.34%
Others	383,926	7.43%	377,794	7.41%
TOTAL	5,164,153	100.00%	5,096,635	100.00%

COMPANY	2024		2023	
	RM'000	%	RM'000	%
Property, Plant and Equipments (PPE) and Intangible Assets	20,972	0.40%	21,515	0.42%
Financial Investments	4,204,421	81.14%	4,113,741	80.65%
Financing, Loans and Advances	87,594	1.69%	152,582	2.99%
Term Deposit	450,823	8.70%	421,991	8.27%
Others	417,994	8.07%	390,949	7.67%
TOTAL	5,181,804	100.00%	5,100,778	100.00%

STATEMENT OF VALUE ADDED & VALUE DISTRIBUTED

VALUE ADDED	2024 RM'000	2023 RM'000
Revenue	241,109	233,023
Investment Income	217,824	243,478
Other Operating Income	58,259	60,992
Other Operating Expense	(54,962)	(52,338)
Expected Credit Losses (ECL) - Guarantee (Net of claim paid/payable)	(53,715)	(80,765)
Expected Credit Losses (ECL) - FLA	(4,614)	(31,232)
Expected Credit Losses (ECL) - Investment	1,204	(425)
Share of Loss in Associate	(2,366)	(570)
TOTAL	402,739	372,163

DISTRIBUTION OF VALUE ADDED	2024 RM'000	2023 RM'000
For Economy		
<i>Claims Paid/Payable</i>	227,732	213,009
For Employees		
<i>Personnel Expenses</i>	114,147	99,117
For Reinvestment in the Group		
<i>Depreciation & Amortisation</i>	8,635	10,021
<i>Retained Profits</i>	52,225	50,016
TOTAL	402,739	372,163

VALUE ADDED AVAILABLE FOR DISTRIBUTION

