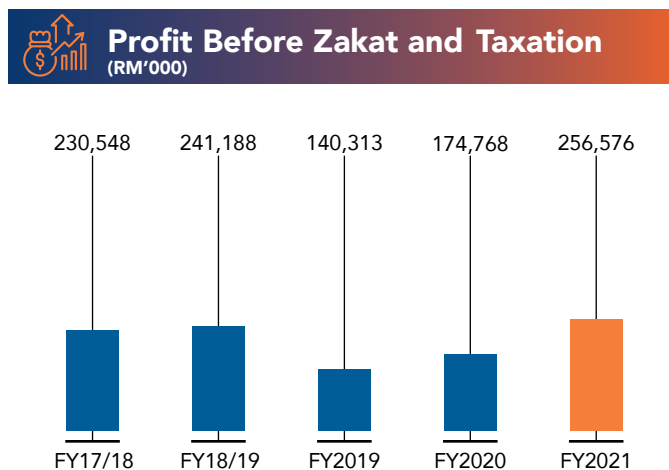
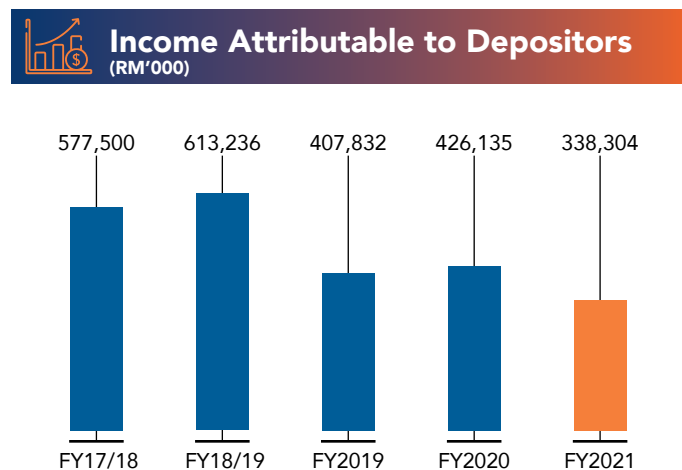
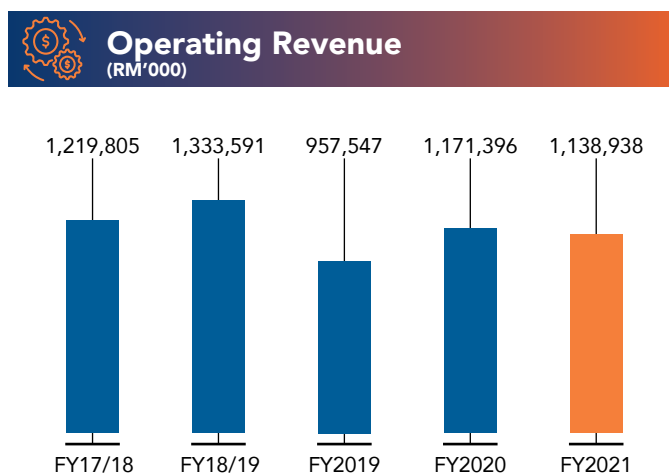
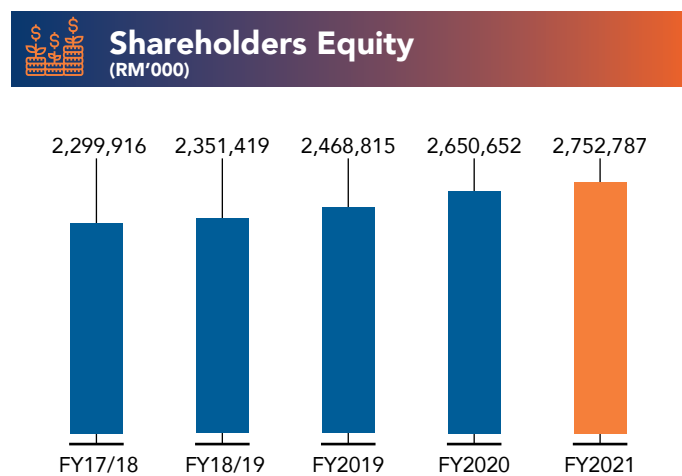
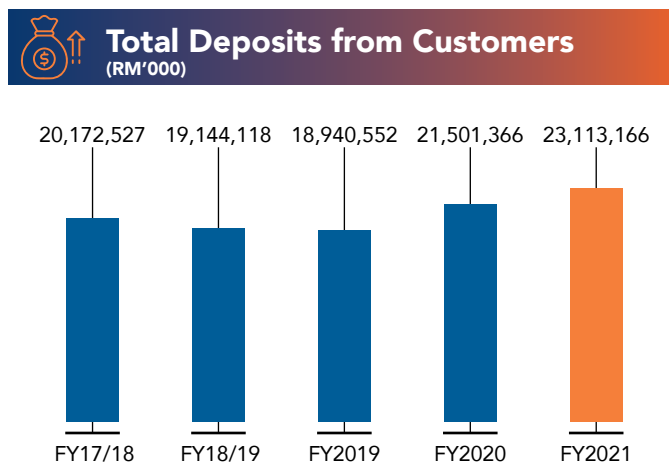
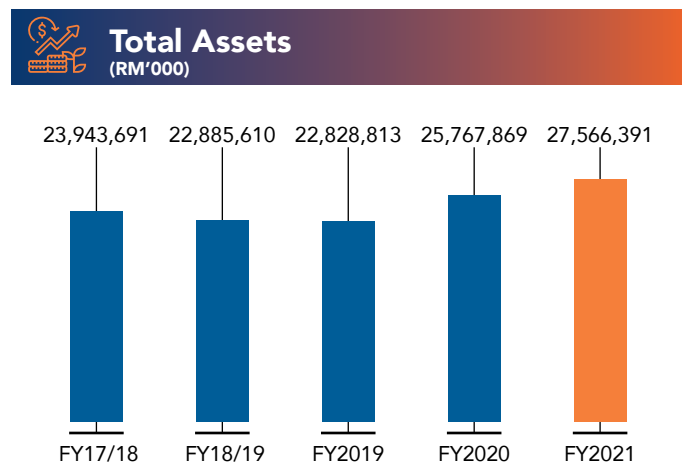




5-YEAR FINANCIAL HIGHLIGHTS





5 YEARS FINANCIAL HIGHLIGHTS (2018-2021) - GROUP

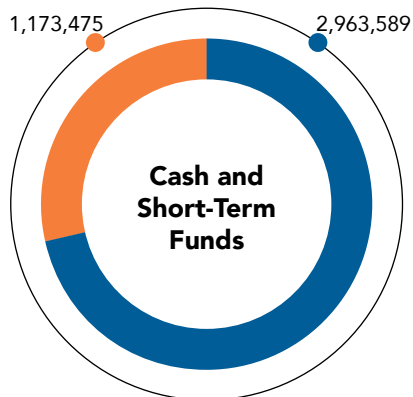
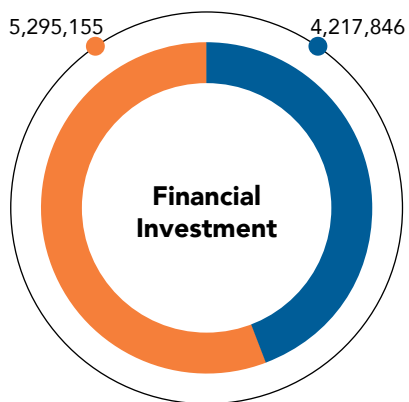
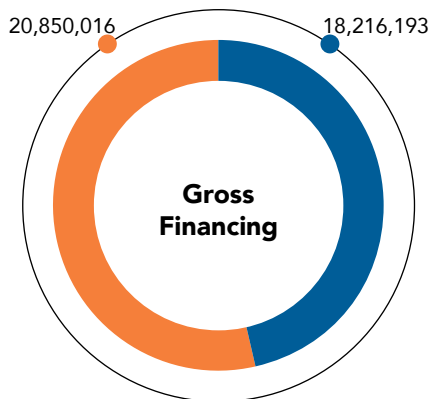
	Mar 2018 FY17/18	Mar 2019 FY18/19	Dec 2019 FY2019	Dec 2020 FY2020	Dec 2021 FY2021
Operating Result (RM'000)					
Operating Revenue	1,219,805	1,333,591	957,547	1,171,396	1,138,938
Income attributable to depositors	577,500	613,236	407,832	426,135	338,304
Income attributable to investment account holders	-	-	-	-	22
Profit before Zakat and Taxation	230,548	241,188	140,313	174,768	256,576
Profit after Zakat and Taxation	181,625	179,494	98,806	172,857	159,059
Key Statements of Financial Position (RM'000)					
Total Assets	23,943,691	22,885,610	22,828,813	25,767,869	27,566,391
Financial Investments	6,624,563	5,700,141	5,016,779	4,217,846	5,295,155
Total Financing of Customers	14,687,846	15,330,895	15,861,238	18,115,817	20,671,306
<i>of which: Gross Impaired Financing</i>	285,416	221,216	209,166	194,711	172,073
Total Deposits from Customers	20,172,527	19,144,118	18,940,552	21,501,366	23,113,166
<i>of which: CASA</i>	5,006,151	5,343,192	5,895,877	7,756,200	8,152,108
Shareholders Equity	2,299,916	2,351,419	2,468,815	2,650,652	2,752,787
<i>of which: Share Capital</i>	1,195,000	1,195,000	1,195,000	1,195,000	1,195,000
Financial Ratios (%)					
Return on Equity - Before Zakat and Taxation	10.39%	10.37%	7.76%	6.83%	9.50%
Return on Equity - After Zakat and Taxation	8.18%	7.72%	5.47%	6.75%	5.89%
Return on Assets - Before Zakat and Taxation	0.97%	1.03%	0.82%	0.72%	0.96%
Return on Assets - After Zakat and Taxation	0.77%	0.77%	0.58%	0.71%	0.60%
Cost Income Ratio	61.4%	56.5%	59.8%	55.8%	51.6%
Capital Ratio	18.4%	18.6%	18.7%	18.0%	17.3%
Gross Impaired Financing Ratio	1.92%	1.43%	1.31%	1.07%	0.83%
CASA Composition to Total Deposits	24.8%	27.9%	31.1%	36.1%	35.3%



ASSETS PERFORMANCE

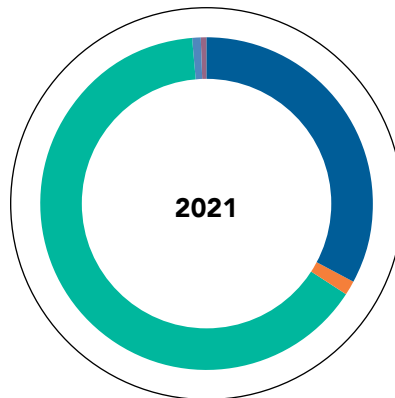
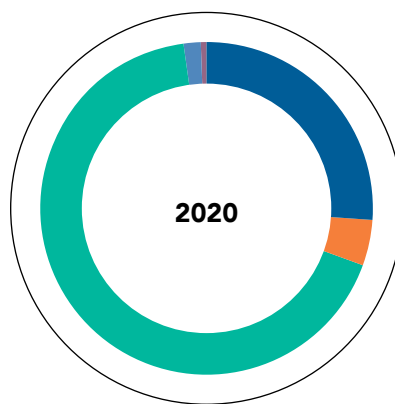


Assets Portfolio (RM'000)



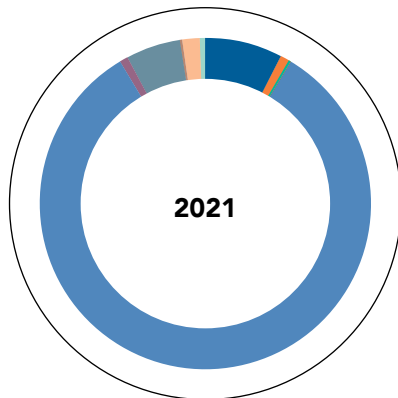
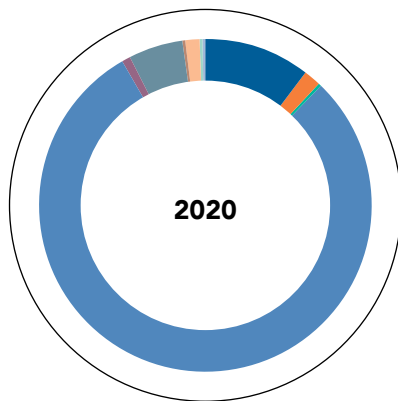
● 2020 ● 2021

Financing by Business Segment



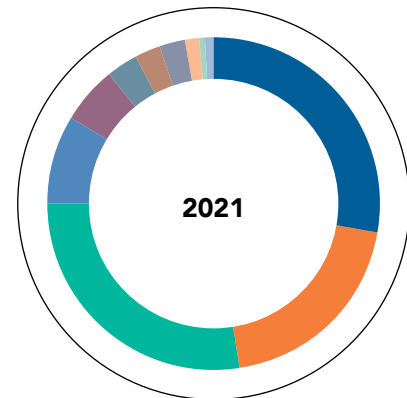
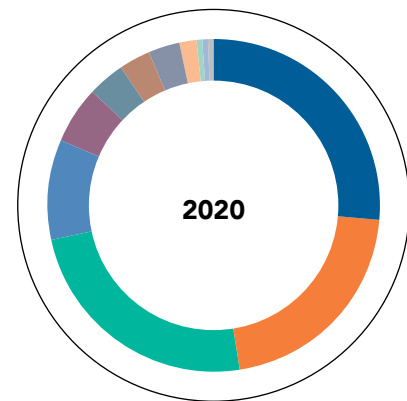
	2020	2021
● Consumer	64.48%	67.34%
● Corporate	32.85%	26.36%
● Commercial	1.43%	4.29%
● SME	0.90%	1.68%
● Treasury & Investment	0.34%	0.33%

Financing by Islamic Contract



	2020	2021
● Tawarruq	79.46%	82.58%
● Bai' Bithaman Ajil	10.48%	7.77%
● Murabahah	5.20%	5.37%
● Ijarah Thumma Al-Bai'	1.73%	1.06%
● Murabahah to the Purchase Orderer	1.31%	1.74%
● Bai' Al-Dayn	1.01%	0.94%
● Shirkah Mutanaqisah	0.42%	0.38%
● Istisna'	0.27%	0.15%
● Inah	0.02%	0.01%
● Rahn	0.10%	0.00%
● Qard	0.00%	0.00%

Financing by Product



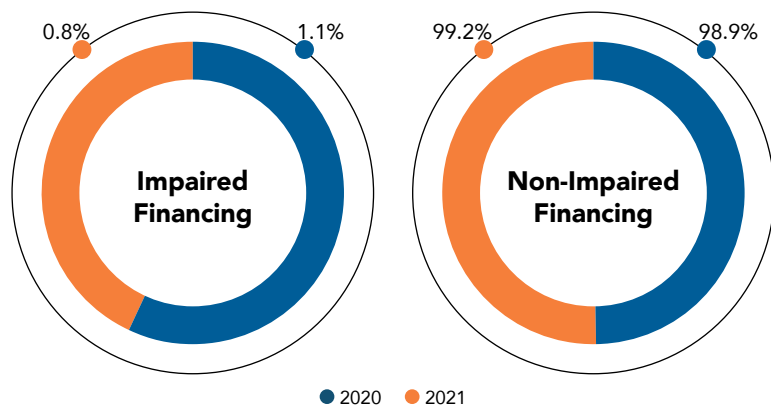
	2020	2021
● Home Financing	26.58%	27.81%
● Personal Financing	24.00%	27.40%
● Other Term Financing	21.12%	19.79%
● Revolving Financing	9.80%	8.61%
● Claims on Customers Under Acceptance Credits	5.70%	5.55%
● Hire Purchase Receivables	3.48%	3.12%
● Syndicated Financing	3.01%	2.69%
● Cash Line	3.11%	2.51%
● Ar-Rahn	1.66%	1.31%
● Trust Receipts	0.51%	0.76%
● Staff Financing	0.53%	0.45%
● Others	0.50%	0.00%



ASSETS PERFORMANCE

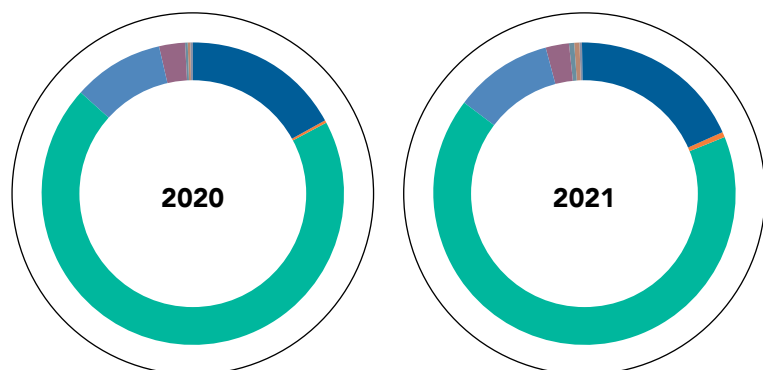


Assets Quality (RM'000)



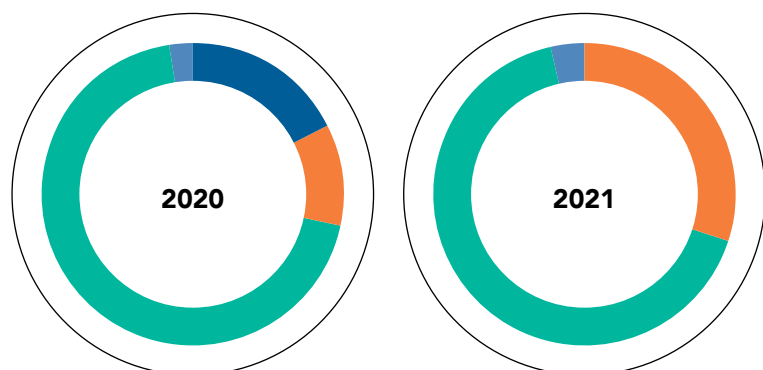
	2020	2021
Gross Impaired Financing (RM Million)	194.7	172.1
Gross Impaired Financing Ratio	1.07%	0.83%
Financing Loss Reserve Ratio	101.30%	135.40%
Collective Assessment Ratio	0.90%	1.00%

Impaired Financing by Sector



	2020	2021
Household	69.25%	66.36%
Manufacturing	17.04%	18.40%
Real Estate	9.77%	10.44%
Wholesale and Retail and Restaurant	2.91%	2.52%
Construction	0.43%	0.69%
Transport, Storage and Communication	0.30%	0.60%
Community, Social and Personal Service	0.09%	0.51%
Finance, Takaful and Business Services	0.21%	0.48%

Impaired Financing by Business Segment



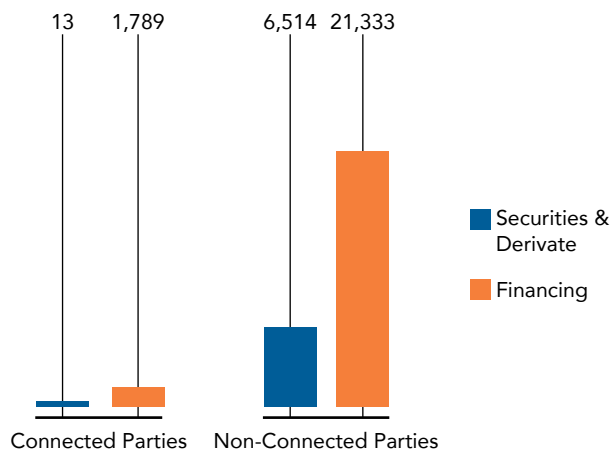
	2020	2021
Consumer	69.23%	66.36%
Commercial	10.79%	30.27%
SME	2.31%	3.37%
Corporate	17.67%	0.00%
Treasury & Investment	0.00%	0.00%



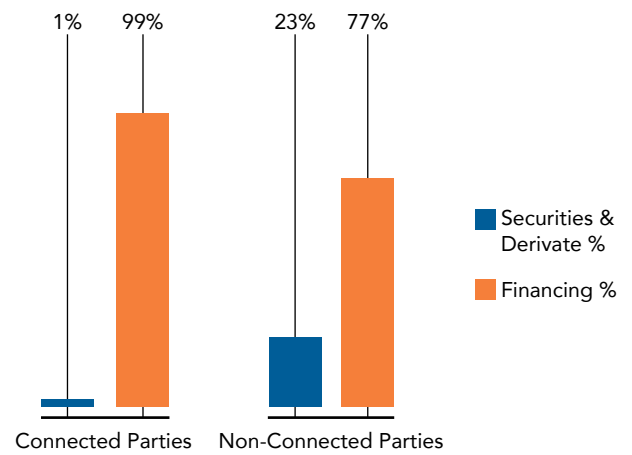
CONNECTED PARTIES

As at end of FY2021, connected parties exposures accounted for 6.3% (RM1.80 billion) of the total credit exposures of RM28.8 billion. The amount stood at 55.7% against the Bank Muamalat's capital base of RM3.24 billion. Both measurements were well below the threshold limit set by Bank Negara Malaysia.

Connected Parties Exposure by Financial Instrument as at December 2021 (RM Mil)



Connected Parties VS Non Connected Parties Exposure as at December 2021



Connected Parties Exposure by Sector as at December 2021

