

5-YEAR FINANCIAL HIGHLIGHTS

5 YEARS FINANCIAL HIGHLIGHTS (2019-2022) - GROUP

	Mar 2019	Dec 2019	Dec 2020	Dec 2021	Dec 2022
	FY18/19	FY2019	FY2020	FY2021	FY2022

OPERATING RESULT (RM'000)

Operating Revenue	1,333,591	957,547	1,171,396	1,137,230	1,339,885
Income attributable to depositors	613,236	407,832	426,135	338,304	453,026
Income attributable to investment account holders	-	-	-	22	205
Profit before tax and zakat	241,188	140,313	174,768	254,868	306,725
Profit after tax and zakat	179,494	98,806	172,857	157,351	222,778

KEY STATEMENTS OF FINANCIAL POSITION (RM'000)

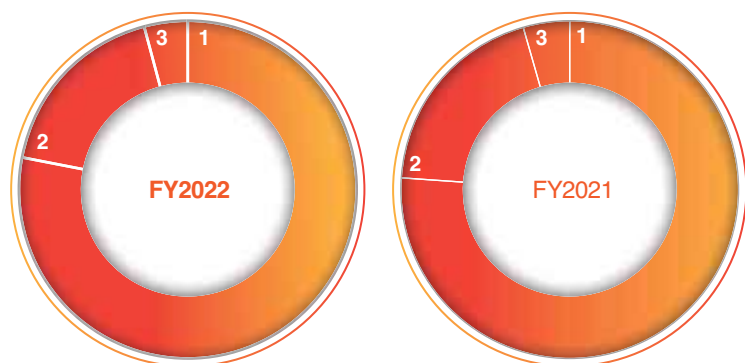
Total Assets	22,885,610	22,828,813	25,767,869	27,566,391	31,534,217
Financial Investments	5,700,141	5,016,779	4,217,846	5,295,155	5,507,329
Total Financing of Customers	15,330,895	15,861,238	18,115,817	20,671,306	24,017,067
<i>of which: Gross Impaired Financing</i>	221,216	209,166	194,711	172,073	205,957
Total Deposits from Customers	19,144,118	18,940,552	21,501,366	23,113,166	26,320,609
<i>of which: CASA</i>	5,343,192	5,895,877	7,756,200	8,152,108	8,956,578
Shareholders Equity	2,351,419	2,468,815	2,650,652	2,752,787	2,886,604
<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 Tax and Zakat	10.37%	7.76%	6.83%	9.43%	10.88%
Return on Equity - After Tax and Zakat	7.72%	5.47%	6.75%	5.82%	7.90%
Return on Assets - Before Tax and Zakat	1.03%	0.82%	0.72%	0.96%	1.04%
Return on Asset - After Tax and Zakat	0.77%	0.58%	0.71%	0.59%	0.75%
Cost Income Ratio	56.5%	59.8%	55.8%	51.71%	52.65%
Capital Ratio	18.6%	18.7%	18.0%	17.2%	17.6%
Gross Impaired Financing Ratio	1.43%	1.31%	1.07%	0.83%	0.85%
CASA Composition to Total Deposits	27.9%	31.1%	36.1%	35.3%	34.0%

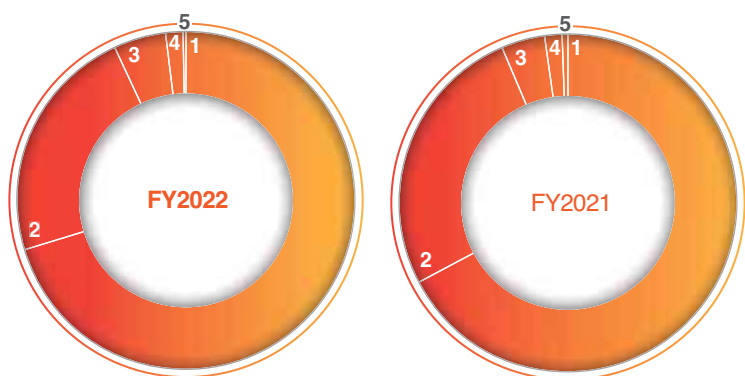
ASSETS PERFORMANCE

Assets Portfolio (RM'000)



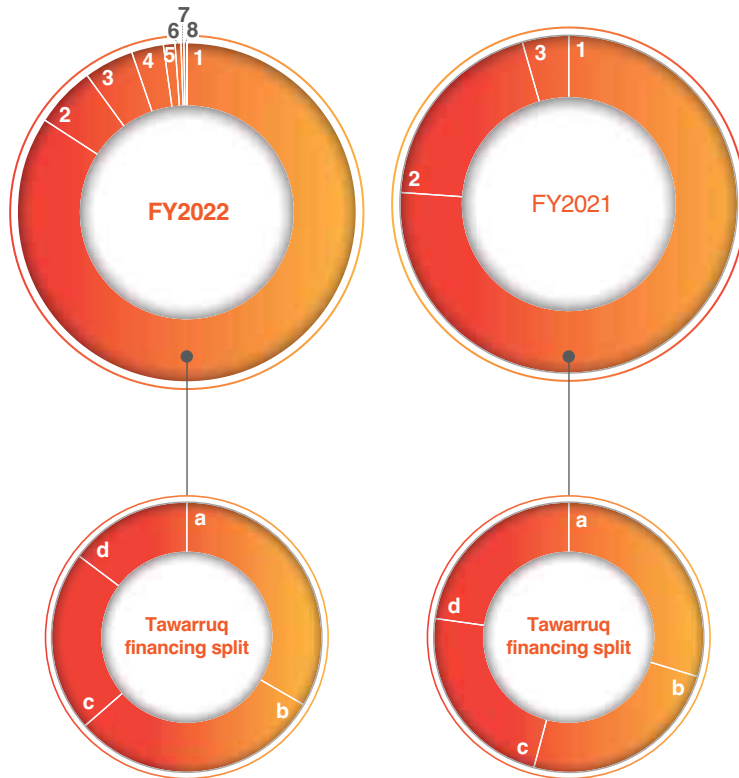
		FY2022	FY2021
1	Gross Financing	24,258,470	20,850,016
2	Financial Investments	5,507,329	5,295,155
3	Cash & Short-term funds	1,257,201	1,173,475

Financing by Business Segment



		FY2022	FY2021
1	Consumer	70.32%	67.34%
2	Corporate	22.90%	26.36%
3	Commercial	4.84%	4.29%
4	SME	1.67%	1.68%
5	Treasury & Investment	0.26%	0.34%

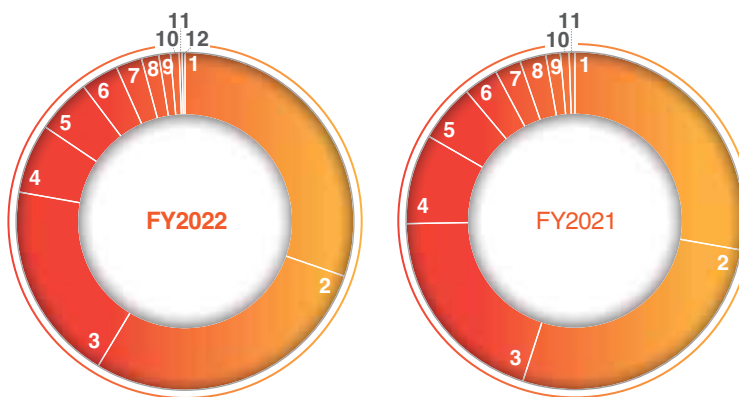
Financing by Islamic Contract



		FY2022	FY2021
1	Tawarruq	84.25%	82.58%
2	Bai' Bithaman Ajil	5.95%	7.77%
3	Murabahah	4.76%	5.37%
4	Murabahah to the Purchase Orderer	2.97%	1.74%
5	Bai' Al-Dayn	1.13%	0.94%
6	Ijarah Thumma Al-Bai	0.60%	1.06%
7	Shirkah Mutanaqisah	0.30%	0.38%
8	Istisna'	0.04%	0.15%
9	Inah	0.00%	0.01%
10	Qard	0.00%	0.00%
11	Rahnu	0.00%	0.00%

		FY2022	FY2021
a	Personal financing	28.30%	23.68%
b	Home financing	25.39%	17.90%
c	Other term financing	18.17%	19.58%
d	Others	12.39%	18.31%

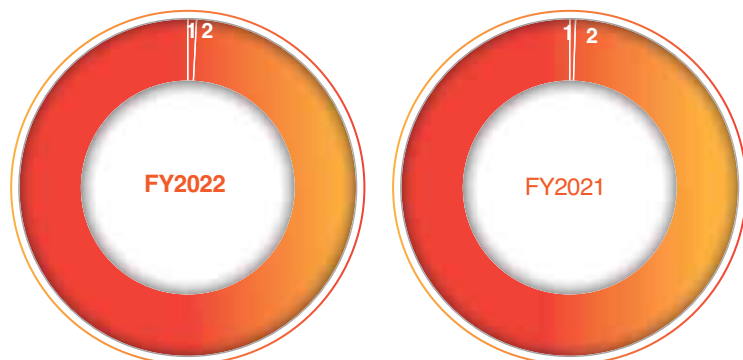
Financing by Product



		FY2022	FY2021
1	Home financing	30.45%	27.81%
2	Personal financing	28.43%	27.40%
3	Other term financing	18.96%	19.79%
4	Revolving financing	6.84%	8.61%
5	Claims on customers under acceptance credits	5.11%	5.55%
6	Vehicle Financing	3.79%	3.12%
7	Syndicated financing	2.29%	2.69%
8	Cash line	1.68%	2.51%
9	Ar-Rahnu	1.25%	1.31%
10	Trust receipts	0.78%	0.77%
11	Staff financing	0.35%	0.45%
12	Credit Card	0.05%	0.00%

ASSETS PERFORMANCE

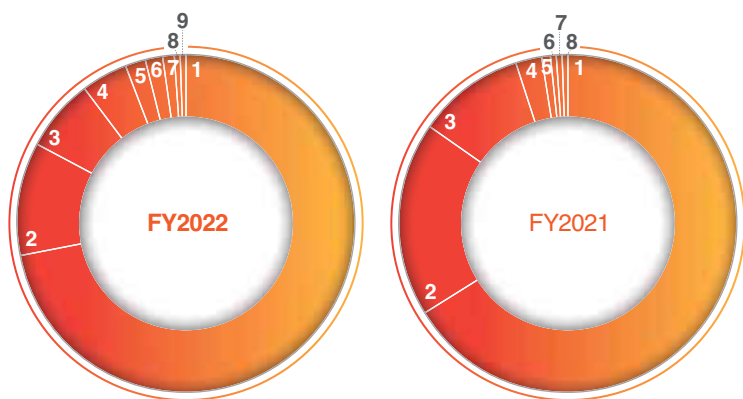
Asset Quality (RM'000)



		FY2022	FY2021
1	Impaired Financing	0.85%	0.83%
2	Non-Impaired Financing	99.15%	99.17%

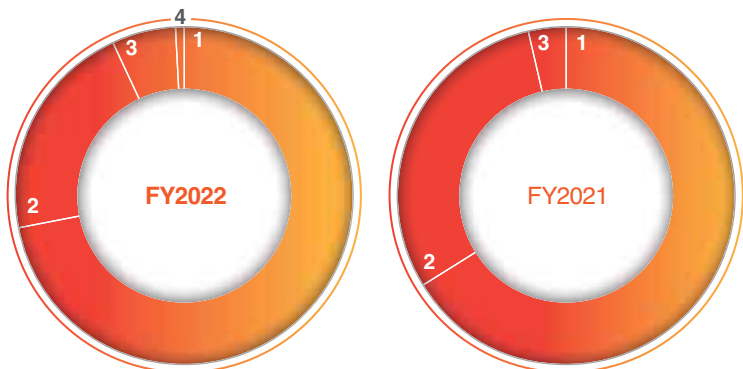
	FY2022	FY2021
Gross Impaired Financing (RM'Million)	205.96	172.07
Gross Impaired Financing ratio	0.85%	0.83%
Financing loss reserve ratio	130.20%	135.40%
Collective assessment ratio	0.89%	1.00%

Impaired Financing by Sector



		FY2022	FY2021
1	Household	72.00%	66.37%
2	Manufacturing	10.93%	18.40%
3	Real Estate	6.93%	10.44%
4	Wholesale and retail and restaurant	4.52%	2.52%
5	Electricity, gas and water	1.92%	0.00%
6	Construction	1.71%	0.69%
7	Finance, takaful and business services	0.95%	0.48%
8	Transport, storage and communication	0.75%	0.60%
9	Community, social and personal service	0.29%	0.51%

Impaired Financing by Business Segment



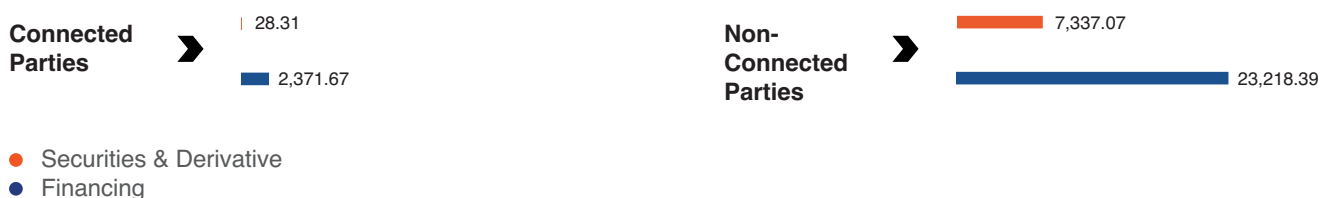
		FY2022	FY2021
1	Consumer	71.99%	66.36%
2	Commercial	21.26%	30.27%
3	SME	6.17%	3.37%
4	Corporate	0.58%	0.00%
5	Treasury & Investment	0.00%	0.00%

CONNECTED PARTIES

As at end of FY 2022, connected parties exposures accounted for 7.28% (RM 2.40 billion) of the total credit exposures of RM 32.96 billion. The amount stood at 65.98% against Bank Muamalat’s capital fund of RM 3.64 billion. Both measurements were well below the threshold limit set by Bank Negara Malaysia.

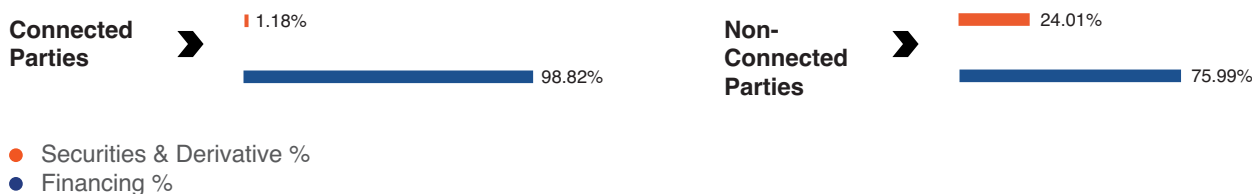
CONNECTED PARTIES EXPOSURE BY FINANCIAL INSTRUMENT

as at December 2022 (RM’ Mil)



CONNECTED PARTIES VS NON CONNECTED PARTIES EXPOSURE

as at December 2022 (RM’ Mil)



CONNECTED PARTIES EXPOSURE BY SECTOR

as at December 2022

