



Bank Pertanian Malaysia Berhad (Incorporated in Malaysia) Company Registration No: 200801010522 (811810-U) Leboh Pasar Besar, P.O. Box 10815, 50726 Kuala Lumpur

2. FINANCING AND ADVANCES

By Product (at amortised cost)	2020 RM'000	2019 RM'000
Agrocash	8,273,185	7,611,279
Project Financing	5,532,591	4,913,114
Fund For Food ("3F")	1,008,978	902,844
Ar-Rahnu	577,371	350,875
Fishery Boat Financing Scheme ("SPBP")	130,641	147,979
MUST-i	260,221	256,073
Oil Palm Replanting Scheme ("TASKS")	3,500	3,991
Bumiputera Commercial and Industrial Community Scheme ("MPPB")	67,814	75,228
Financing for Small and Medium Size Industries ("PKS")	103,633	120,116
Non-Food Production Credit Scheme ("SKPBM")	17,868	25,056
Food Production Credit Scheme ("SKPM")	86,701	100,554
Belia Tani Scheme	5,240	5,398
Fund For Small and Medium Size Industries ("TIKS")	11,313	7,399
Working Capital-i	222,012	275,386
Paddy Credit Scheme	86,334	92,585
Micro Economic Stimulus Package ("Micro-ESP-I")	18,039	71
National Key Economic Area ("NKEA")	9,162	7,704
Murabahah Working Capital Financing	968,318	1,190,201
Insani	728	1,226
Bai Al-Dayn Working Capital Financing	61,278	107,383
MPPB Hub	678	693
Agro Cash Line-i	425,762	470,853
Hartani-i	1,288,485	1,237,368
Agro Flood Relief	217	441
Special Relief Facility	457,054	9,272
Commercial Agriculture Fund ("DPK3")	87,028	78,220
Agro Industrial Hire Purchase-i	26,984	6,782
Others	17,750	12,342
	19,748,885	18,010,433
Add : Staff financing and advances	176,225	155,130
	19,925,110	18,165,563
Less : Unearned profit	(6,699,421)	(6,331,625)
	13,225,689	11,833,938
Less :		
Stage 1 - 12-month ECL	(76,566)	(75,451)
Stage 2 - Lifetime ECL not credit-impaired	(80,099)	(24,993)
Stage 3 - Lifetime ECL credit-impaired	(401,113)	(266,242)
	12,667,911	11,467,252
Net financing and advances at amortised cost	13,225,689	11,833,938
(i) By maturity		
Maturity within six months	1,815,380	2,001,475
Between six months to one year	206,248	232,913
Between one year to three years	271,622	205,105
Between three years to five years	1,139,391	733,983
More than five years	9,793,048	8,660,462
	13,225,689	11,833,938
(ii) By sector		
Construction and Services	97,350	77,513
Fishery	647,409	567,343
Crops	4,724,145	4,403,269
Livestock	933,597	855,205
Manufacturing	1,499,986	1,395,302
Others-Primary Agriculture	79,819	31,598
Retail and Wholesale Trade	1,530,066	1,305,703
Household	3,088,243	3,063,814
Others	625,074	134,191
	13,225,689	11,833,938
(iii) By state		
Kuala Lumpur	1,813,637	1,593,693
Selangor	1,471,267	1,289,835
Pahang	830,479	742,465
Perak	1,464,355	1,287,713
Negeri Sembilan	322,477	298,772
Melaka	625,150	527,369
Johor	1,227,867	1,058,438
Kelantan	697,058	633,329
Kedah	958,998	839,668
Perlis	194,513	177,002
Sarawak	1,259,683	1,237,776
Sabah	1,227,340	1,114,453
Pulau Pinang	635,674	572,891
Terengganu	497,191	460,534
	13,225,689	11,833,938
(iv) By profit rate sensitivity		
Fixed rate :		
Fund For Food ("3F")	684,809	605,275
Project Financing	23,797	54,406
MUST-i	192,372	203,240
Agrocash	6,589	9,470
Others	930,777	469,522
Variable rate :		
Agrocash	5,217,702	4,651,501
Project Financing	2,993,085	2,811,606
Murabahah Working Capital Financing	969,580	1,188,838
Hartani-i	658,974	615,561
Others	1,548,004	1,224,519
	13,225,689	11,833,938

2. FINANCING AND ADVANCES (cont'd)

(v) Financing by type and Shariah Contract	Term Financing RM'000	Revolving Financing RM'000	Total RM'000		
2020					
Qard	104,123	-	104,123		
Bai-Al Inah	1,255,447	21	1,255,468		
Tawarruq	6,655,980	1,567,192	8,223,172		
Bai-Bithaman Ajil	3,561,808	-	3,561,808		
Murabahah	61,228	-	61,228		
Ijarah	19,890	-	19,890		
	11,658,476	1,567,213	13,225,689		
2019					
Qard	350,875	-	350,875		
Bai-Al Inah	1,402,334	25	1,402,359		
Tawarruq	5,105,558	1,889,272	6,994,830		
Bai-Bithaman Ajil	2,973,771	-	2,973,771		
Murabahah	107,382	-	107,382		
Ijarah	4,721	-	4,721		
	9,944,641	1,889,297	11,833,938		
(vi) Movements in gross impaired financing and advances are as follows:					
		2020 RM'000	2019 RM'000		
At beginning of the year		511,789	439,340		
Additions during the year		621,271	377,770		
Reclassified as non impaired during the year		(87,715)	(123,325)		
Recoveries during the year		(96,927)	(130,523)		
Amount written off		(59,370)	(51,473)		
At end of the year		889,048	511,789		
Excluding Non-Shariah Assets					
Gross impaired		889,048	511,789		
Gross impaired ratio		6.72%	4.32%		
Including Non-Shariah Assets					
Gross impaired		893,380	518,121		
Gross impaired ratio		6.75%	4.37%		
(vii) Impaired financing by sector					
Construction and Services		23,598	19,258		
Fishery		54,431	49,243		
Crops		417,395	166,840		
Livestock		77,629	67,323		
Manufacturing		70,160	57,505		
Others-Primary Agriculture		3,166	3,115		
Retail and Wholesale Trade		193,947	113,776		
Others		48,722	34,729		
		889,048	511,789		
(viii) Impaired financing by state					
Kuala Lumpur		343,323	46,209		
Selangor		83,308	65,058		
Pahang		19,017	19,609		
Perak		83,414	53,913		
Negeri Sembilan		15,149	18,845		
Melaka		15,835	15,531		
Johor		83,009	42,716		
Kelantan		37,305	37,530		
Kedah		39,605	56,924		
Perlis		3,935	4,703		
Sarawak		25,970	22,434		
Sabah		51,404	50,468		
Pulau Pinang		44,145	38,074		
Terengganu		43,629	39,775		
		889,048	511,789		
(ix) ECL					
Movements in impairment allowances are as follows:					
		ECL Staging			
		←	→		
		Stage 1	Stage 2	Stage 3	
		12-month ECL	Lifetime ECL Not	Lifetime ECL	Total
		RM'000	Credit-Impaired	Credit-Impaired	RM'000
			RM'000	RM'000	
Balance as at 1 January 2020		75,451	24,993	266,242	366,686
Transfer to Stage 1		9,756	(5,293)	(4,463)	-
Transfer to Stage 2		(6,145)	8,503	(2,358)	-
Transfer to Stage 3		(1,805)	(10,508)	12,313	-
Allowance made during the year		(691)	62,404	188,749	250,462
New financing and advances originated*		24,996	9,581	13,354	47,931
Net remeasurement due to changes in credit risk		(15,589)	55,118	181,500	221,029
Financial assets that have been derecognised		(10,098)	(2,295)	(6,105)	(18,498)
Write off		-	-	(59,370)	(59,370)
Balance as at 31 December 2020		76,566	80,099	401,113	557,778
* New financing and advances originated include those which were not credit-impaired at origination but the credit risk has deteriorated.					
		ECL Staging			
		←	→		
		Stage 1	Stage 2	Stage 3	
		12-month ECL	Lifetime ECL Not	Lifetime ECL	Total
		RM'000	Credit-Impaired	Credit-Impaired	RM'000
			RM'000	RM'000	
Balance as at 1 January 2019		57,070	21,843	265,662	344,575
Transfer to Stage 1		9,528	(5,575)	(3,953)	-
Transfer to Stage 2		(2,573)	5,096	(2,523)	-
Transfer to Stage 3		(1,508)	(7,605)	9,113	-
Allowance made during the year		12,934	11,234	49,416	73,584
New financing and advances originated*		26,255	2,206	14,070	42,531
Net remeasurement due to changes in credit risk		(4,122)	11,033	59,826	66,737
Financial assets that have been derecognised		(9,199)	(2,005)	(24,480)	(35,684)
Write off		-	-	(51,473)	(51,473)
Balance as at 31 December 2019		75,451	24,993	266,242	366,686
* New financing and advances originated include those which were not credit-impaired at origination but the credit risk has deteriorated.					



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INDEPENDENT AUDITORS' REPORT TO THE MEMBER OF BANK PERTANIAN MALAYSIA BERHAD (CONT'D)

Report on the summary financial statements (cont'd)

Auditors' responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial statements based on our procedures, which were conducted in accordance with Malaysian Approved Standard on Auditing (ISA) 810 (Revised), "Engagements to Report on Summary Financial Statements".

Other Matters

Our report on the summary financial statements of Bank Pertanian Malaysia Berhad for the financial year ended 31 December 2020 is issued in compliance with Bank Negara Malaysia Guidelines and for no other purpose.

Ernst & Young PLT
202006000003 (LLP0022760-LCA) & AF 0039
Chartered Accountants
Kuala Lumpur, Malaysia
27 May 2021

Wan Daneena Liza Bt Wan Abdul Rahman
No. 02978/03/2022 J
Chartered Accountant

BANK PERTANIAN MALAYSIA BERHAD 200801010522 (811810-U)



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