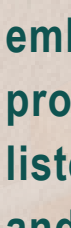




TRANSFORMING AGRIFINANCE AND BEYOND, TOGETHER



ANNUAL REPORT 2020



TRANSFORMING AGRIFINANCE AND BEYOND, TOGETHER

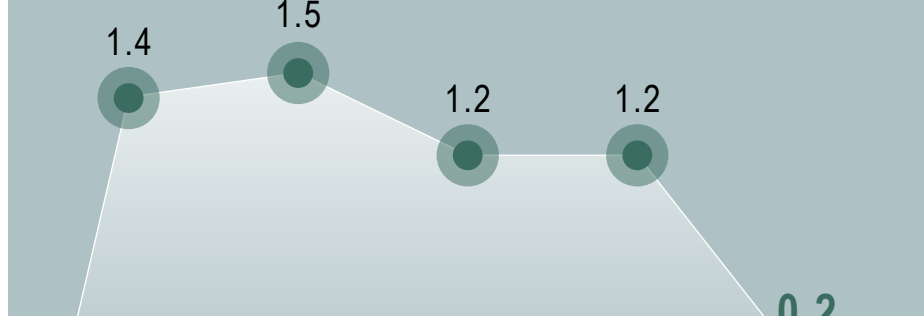
Our role as a Developmental Financial Institution continues to evolve with the times. We remain deeply committed to providing the most effective support to our customers and industry while seizing new opportunities in agrifinance, to set the entire ecosystem on a new growth trajectory. In line with this, we are continuously adapting our strategies and strengthening our capabilities and developmental role. We are constantly challenging the status quo by embarking on disruptive transformation programmes, while ensuring we always listen to the needs of our customers and stakeholders. Together, we continue transforming agriculture and beyond.

5 YEAR FINANCIAL SUMMARY (2016-2020)

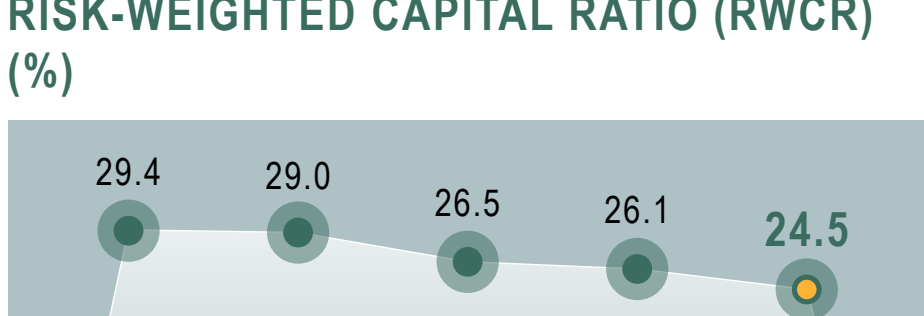
FINANCING AND ADVANCES (NET) (RM MILLION)



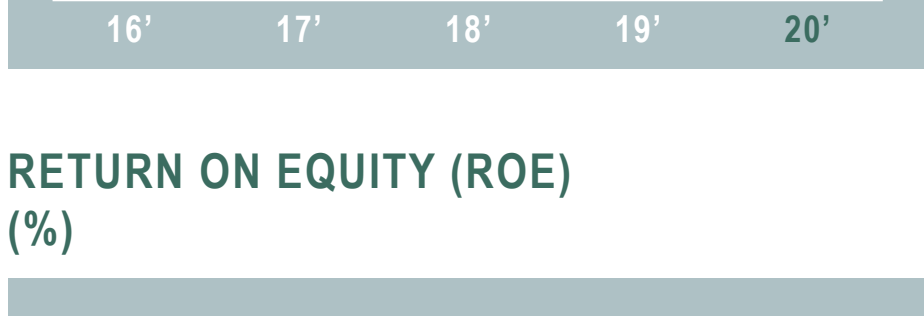
PROFIT BEFORE TAX AND ZAKAT (RM MILLION)



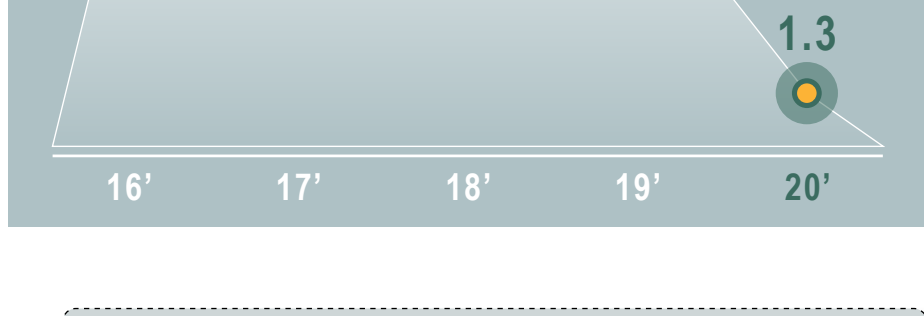
SHAREHOLDER'S EQUITY (RM MILLION)



RETURN ON AVERAGE ASSET (BEFORE TAX) (%)



RISK-WEIGHTED CAPITAL RATIO (RWCR) (%)

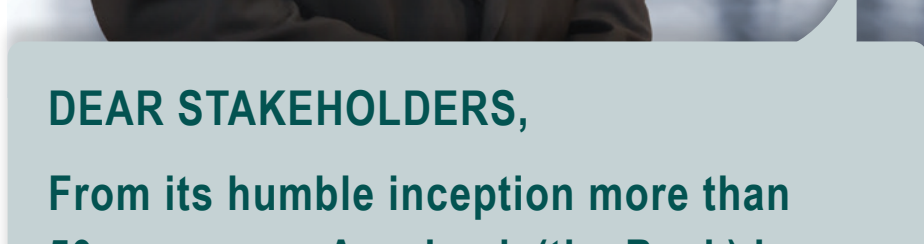


RETURN ON EQUITY (ROE) (%)



5 YEAR FINANCIAL SUMMARY (2016-2020)

CHAIRMAN'S STATEMENT



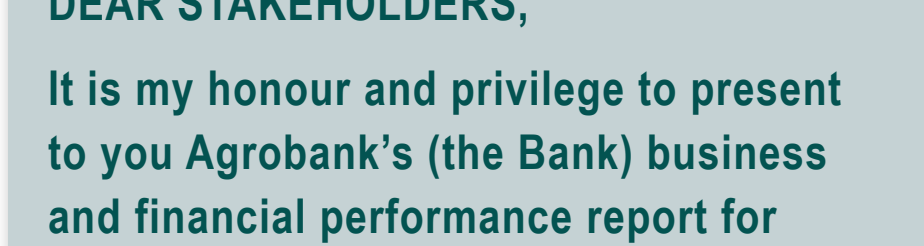
DATO' MUSTAPHA BUANG
Chairman, Board of Directors

DEAR STAKEHOLDERS,

From its humble inception more than 50 years ago, Agrobank (the Bank) has blossomed into Malaysia's premiere Development Financial Institution (DFI). Growing from straightforward financing facilities to holistic, complex financial tools spanning multiple related sectors and industries, the Bank's body of services and expertise today places it at the very front of tangible, timely and conscientious financial and advisory services for the nation's agricultural sector.

CHAIRMAN'S STATEMENT

COVERING PRESIDENT/ CHIEF EXECUTIVE OFFICER'S REVIEW



KHADIJAH ISKANDAR
Covering President/
Chief Executive
Officer

DEAR STAKEHOLDERS,

It is my honour and privilege to present to you Agrobank's (the Bank) business and financial performance report for the financial year ended 31st December 2020 (FY2020). It caps our 51st year of operation and covers perhaps one of the most noteworthy and challenging periods since our inception in 1969.

COVERING PRESIDENT/ CHIEF EXECUTIVE OFFICER'S REVIEW

UNVEILING THE STRATEGIC BUSINESS PLAN (SBP) 2021-2025

'THE SBP 'HOUSE'



UNVEILING THE STRATEGIC BUSINESS PLAN (SBP) 2021-2025

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