



## A RESILIENT TOMORROW: RECOVERY & ACCELERATING TRANSFORMATION

Annual Integrated Report 2021

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Just like the butterfly emerging from its chrysalis as depicted on the cover of this annual report, we can emerge stronger, if not more resilient, to face a better tomorrow. Recovery is essential to turn the challenges into fresh opportunities, but transformation is crucial to bridge toward a sustainable and resilient future. As we transformed our offerings to meet the needs of our customers and communities, and leveraged digital to bridge gaps and stay connected, Agrobank will continue to empower and support our customers along the entire agriculture value chain. Together, we can metamorphose, just like the butterfly, to emerge stronger and create a brighter tomorrow.

## FIVE YEAR FINANCIAL SUMMARY

### Financing and Advances (RM million)

'17	9,173.9
'18	10,431.2
'19	11,467.3
'20	12,667.9
'21	13,126.1

### Shareholder's Equity (RM million)

'17	2,796.9
'18	2,922.4
'19	3,140.1
'20	3,191.2
'21	3,206.0

### Risk-Weighted Capital Ratio (RWCR) %

'17	29.0
'18	26.5
'19	26.1
'20	24.5
'21	25.8

### Profit Before Tax and Zakat (RM million)

'17	230.6
'18	190.3
'19	205.4
'20	40.3
'21	145.7

### Return on Average Asset (ROA) %

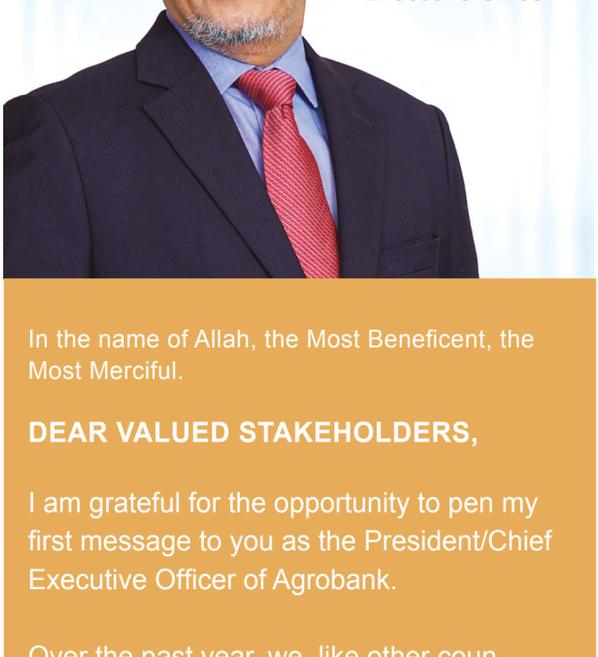
'17	1.5
'18	1.2
'19	1.2
'20	0.2
'21	0.8

### Return on Equity (ROE) %

'17	8.2
'18	6.5
'19	6.5
'20	1.3
'21	4.5

[Five Year Financial Summary](#)

## CHAIRMAN'S MESSAGE



**DATO' MUSTAPHA BUANG**  
Chairman, Board of Directors

In the name of Allah, the Most Beneficent, the Most Merciful.

### DEAR STAKEHOLDERS,

For much of 2021, the continuation of the global COVID-19 pandemic and its impact on the economy, lives and livelihoods remained the defining backdrop for Malaysia. Our resilience was tested as new variants necessitated the further implementation of movement restrictions. As the National COVID-19 Immunisation Programme rolled out successfully, we saw a means of managing the pandemic and felt the reviving effects of the reopening of the economy.

[Chairman Message](#)

## PRESIDENT/CHIEF EXECUTIVE OFFICER'S REVIEW



**TENGGU AHMAD BADLI SHAH RAJA HUSSIN**  
President/Chief Executive Officer

In the name of Allah, the Most Beneficent, the Most Merciful.

### DEAR VALUED STAKEHOLDERS,

I am grateful for the opportunity to pen my first message to you as the President/Chief Executive Officer of Agrobank.

Over the past year, we, like other countries, organisations and communities, have been navigating a world contending with the economic and social impact of the ongoing global COVID-19 pandemic. Closer to home, this challenge was further compounded by the severe floods that affected many states in Malaysia towards the end of the year, causing damage, devastation and destruction to thousands of people. Our key stakeholders, the upstream and downstream players in the agriculture value chain, were not spared from the ongoing impacts wrought by the pandemic and the floods. Agrobank, together with support from the Government, stepped up to assist our affected customers and the community, to help them face the challenges.

[President/Chief Executive Officer's Review](#)

## OUR STRATEGY



[Our Strategy](#)

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