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LAPORAN TAHUNAN BERSEPADU
ANNUAL INTEGRATED REPORT

2023

**MEMANGKIN KELESTARIAN SEKTOR PERTANIAN,
MENDUKUNG KETERJAMINAN MAKANAN**
CATALYSING SUSTAINABLE AGRICULTURE, SUPPORTING FOOD SECURITY

CATALYSING SUSTAINABLE AGRICULTURE, SUPPORTING FOOD SECURITY

The Annual Integrated Report 2023 cover design effectively captures Agrobank's theme "Catalysing Sustainable Agriculture, Supporting Food Security" through strategic visual elements - a modern tractor, greenhouse structures, an agricultural drone, and an automated irrigation system. Set against a harmonious green gradient background symbolising sustainability, these elements showcase our commitment to agricultural modernisation. The integration of Agrobank's corporate branding through our logo and signature red accents reinforces our position as a forward-thinking financial institution bridging conventional farming with innovative agricultural practices to ensure national food security.

FY2023 PERFORMANCE HIGHLIGHTS

Total Gross Revenue/Income

RM1.12

billion

Operating Profit

RM287.62

million

Profit Before Tax and Zakat

RM215.25

million

Cost-to-Income Ratio

64.20%

Total Assets

RM20.80

billion

Shareholders' Equity

RM3.41

billion

RM1.16

billion

Financing approved for Primary Agriculture

Channelled subsidies of up to

RM1.82

billion

to chicken farmers and egg suppliers

RM2.43

billion

Total financing approved for non-SMEs, SMEs and micro enterprises

RM4.75

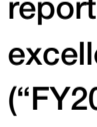
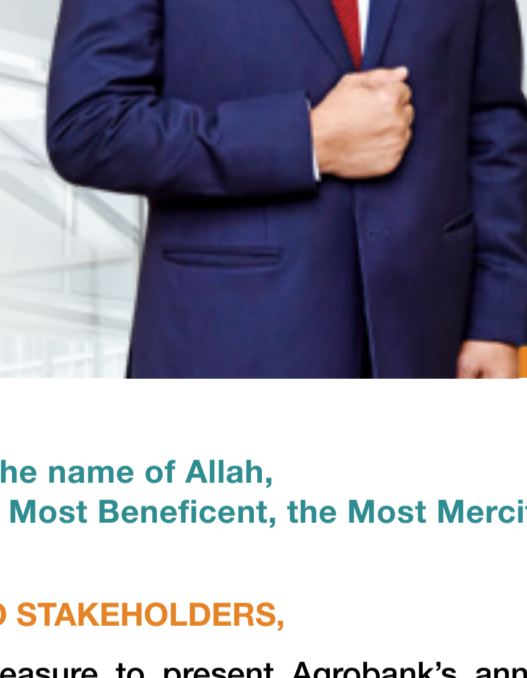
million

Total Zakat contributions



[FY2023 Performance Highlights](#)

CHAIRMAN'S MESSAGE



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

DEAR STAKEHOLDERS,

On behalf of Agrobank, I am honoured to present the annual integrated report and audited financial statements for the financial year ended 31 December 2023 ("FY2023").

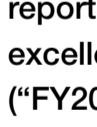
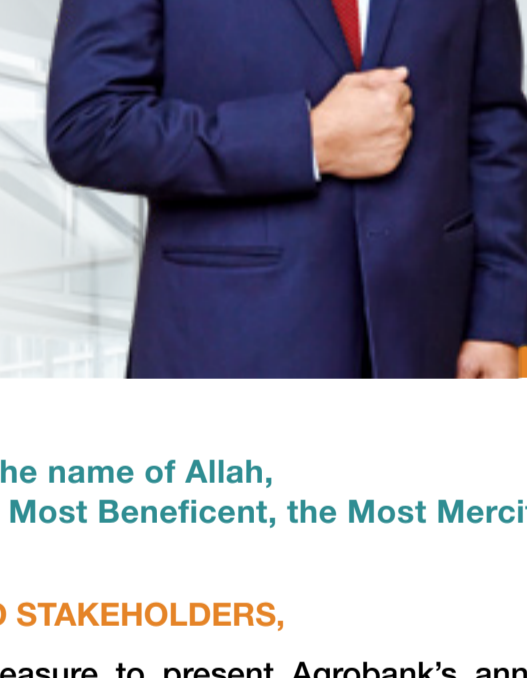
DATUK YUNOS ABD GHANI

Chairman, Board of Directors



[Chairman's Message](#)

PRESIDENT/CHIEF EXECUTIVE OFFICER'S REVIEW



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

ESTEEMED STAKEHOLDERS,

It is my pleasure to present Agrobank's annual integrated report of the Bank's business performance and operational excellence for the financial year ended 31 December 2023 ("FY2023").

**DATO' TENGGU AHMAD BADLI
SHAH RAJA HUSSIN**

President/Chief Executive Officer



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

VALUE CREATION STRATEGY

OUR SIX ENABLERS

ENABLER 1:
Robust Organisational Capabilities

ENABLER 2:
High-Impact Distribution Channels

ENABLER 3:
Progressive Digital Transformation

ENABLER 4:
Engaged Developmental Workforce

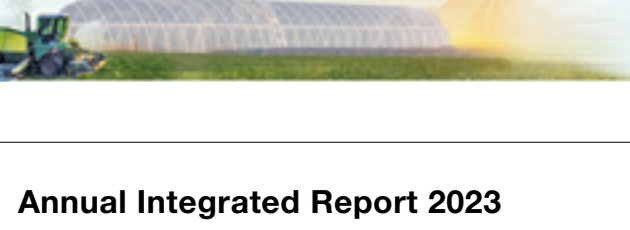
ENABLER 5:
Prudent Risk Control and Governance

ENABLER 6:
Focused Branding and Marketing



[Value Creation Strategy](#)

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