



Certified True Copy
ZARINA MOHD NUR MUJIDIN
 Company Secretary
MAICSA 76607184

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

STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

	2016 RM'000	2015 RM'000
Income derived from investment of depositors' funds and others	593,550	563,930
Income derived from investment of shareholder's funds	228,585	231,712
Allowance for impairment	(18,797)	(39,846)
Allowance for impairment on investment securities	-	(39)
Total distributable income	803,318	755,757
Income attributable to depositors	(158,532)	(168,903)
Total net income	644,786	586,854
Personal expenses	(245,286)	(239,573)
Other overheads and expenditures	(147,708)	(139,821)
Finance cost	(9,848)	(9,704)
Compensation claim	(44,053)	(32,711)
Profit before tax and zakat	197,891	165,045
Tax expense	(59,633)	(43,559)
Zakat	(2,223)	(2,072)
Net profit for the year	136,035	119,414

Other comprehensive income/(loss):
 Items that may be reclassified subsequently to profit or loss
 Financial investments available-for-sale
 Unrealised net gain on fair value changes
 Transfer to profit or loss on disposal
 Income tax relating to components of other comprehensive income
 Other comprehensive income/(loss) for the year, net of tax
 Total comprehensive income for the year

	2016 RM'000	2015 RM'000
Net profit for the year	136,035	119,414
Other comprehensive income/(loss) for the year, net of tax	13,523	(35,217)
Total comprehensive income for the year	149,558	84,197

STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2016

	Note	31.12.2016 RM'000	31.12.2015 RM'000 (Restated)	1.1.2015 RM'000 (Restated)
ASSETS				
Cash and short term funds		1,187,627	771,732	1,302,849
Deposits and placements with financial institutions		4,115,191	12,376	4,056,444
Investment securities	1	8,270,863	4,104,689	6,129,693
Financing and advances	2	52,054	6,989,692	6,183,689
Other advances	3	97,439	74,465	89,926
Other assets		152,595	97,436	179,287
Property, plant and equipment		20,617	21,365	25,713
Intangible assets		41,187	60,602	60,280
Deferred tax assets		-	-	-
TOTAL ASSETS		13,937,574	12,292,739	12,007,821
LIABILITIES AND EQUITY				
Liabilities				
Deposits from customers		7,044,906	5,904,953	6,169,033
Deposit and placement of banks and other financial institutions		1,823,265	1,135,697	685,249
Other liabilities		203,409	280,333	338,658
Other payables and accruals		2,275	2,330	2,262
Paddy credit guaranty scheme		1,616,601	1,611,407	1,482,949
Financing Scheme Funds		-	-	-
Government Grants		26,044	27,584	29,948
Operating		6,046	8,471	11,967
Launching		792,997	837,591	837,579
Funds		11,315,543	9,808,366	9,557,645
Total Liabilities		11,315,543	9,808,366	9,557,645
Equity				
Share capital		1,000,000	1,000,000	1,000,000
Reserves		1,622,031	1,484,373	1,450,176
Total Equity		2,622,031	2,484,373	2,450,176
TOTAL LIABILITIES AND EQUITY		13,937,574	12,292,739	12,007,821
Commitments and Contingencies	4	6,732,481	6,646,904	572,718

STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

	Share capital RM'000	Statutory reserves RM'000	Investment revaluation deficit RM'000	Retained earnings RM'000	Total RM'000
As at 1 January 2016	1,000,000	487,109	(63,059)	1,080,323	2,484,373
Net profit for the year	-	-	13,523	136,035	136,035
Other comprehensive income for the year	-	-	-	136,035	136,035
Total comprehensive income for the year	-	-	-	136,035	136,035
Dividends paid	-	-	-	(11,900)	(11,900)
At 31 December 2016	1,000,000	487,109	(49,536)	1,184,458	2,622,031
As at 1 January 2015	1,000,000	487,109	(27,842)	990,909	2,450,176
Net profit for the year	-	-	(35,217)	119,414	119,414
Other comprehensive loss for the year	-	-	-	(35,217)	(35,217)
Total comprehensive (loss)/ income for the year	-	-	-	119,414	84,197
Dividends paid	-	-	-	(50,000)	(50,000)
At 31 December 2015	1,000,000	487,109	(63,059)	1,060,323	2,484,373

	2016 RM'000	2015 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax and zakat	197,891	165,045
Adjustments for:		
Net allowance for impairment on financing and advances	69,721	53,155
Net allowance for impairment on other advances	(1,402)	10,381
Allowance for impairment on investment securities	22,796	23,694
Depreciation of property, plant and equipment	75	175
Amortisation of prepaid lease payment	14,894	16,610
Amortisation of computer software	9,848	9,704
Finance cost	664	268
Write off of property, plant and equipment	520	228
Write off of intangible assets	(12,275)	(46,520)
Gain on disposal of investment securities	(37)	(307)
Dividends from investment securities	1,056	744
Government funds recovered	-	-
Amortisation of:		
Special Fund for Terengganu Fishery (FDKSP)	(1,540)	(160)
Government Grant - Operating	(1,705)	(2,364)
Government Grant - Launching	(1,736)	(1,736)
Operating profit before working capital changes	300,506	228,856
Change in financing and advances	(1,353,892)	(835,836)
Change in other assets	12,017	(7,510)
Change in deposits with financial institutions	12,376	(12,376)
Change in deposits from customers	1,139,953	(264,080)
Change in deposit and placement of banks and other financial institutions	487,588	450,448
Change in other payables and accruals	(79,147)	(58,325)
Change in paddy credit guaranty scheme	(55)	68
Cash generated from/(used in) operating activities	519,326	(498,755)
Tax paid	(32,680)	(43,396)
Zakat paid	486,646	(798)
Net cash generated from/(used in) operating activities	486,646	(542,949)
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of investment securities	(1,301,120)	(83,875)
Purchase of property, plant and equipment	(12,749)	(8,132)
Purchase of computer software	(14,668)	(12,489)
Proceeds from disposal of investment securities	1,320,671	49,600
Dividends received from investment securities	37	307
Net cash used in investing activities	(7,327)	(54,590)
CASH FLOWS FROM FINANCING ACTIVITIES		
Profit paid on financing scheme funds	(9,682)	(9,773)
Additional fund received from financing scheme funds	32,619	201,071
Additional fund received from government grants funds	5,792	(73,056)
Repayments of financing scheme funds	(79,033)	(1,760)
Government grants - Launching utilised	(7,220)	(50,000)
Dividends paid	(11,900)	(11,900)
Net cash (used in)/generated from financing activities	(62,924)	66,422
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	415,995	(531,117)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR	771,732	1,302,849
CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR	1,187,627	771,732
CASH AND CASH EQUIVALENTS CONSIST OF:		
Cash and short term funds	1,187,627	771,732

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016

1. INVESTMENT SECURITIES

	2016 RM'000	2015 RM'000
Debt securities		
AFS - at fair value	2,926,901	2,880,419
Corporate bonds	1,168,234	1,053,993
Government investment issues ("GII")	19,884	-
Commercial papers	4,115,019	3,934,412
HTM - at amortised cost		
Corporate bonds	-	19,327
Government investment issues ("GII")	-	150,402
Total debt securities	4,115,019	4,104,141
Equity securities		
AFS - at fair value	465	841
Quoted shares in Malaysia	-	-
Total before allowances	4,115,484	4,104,982
Allowance for impairment	(293)	(293)
Quoted shares in Malaysia	4,115,191	4,104,689
Net	4,115,191	4,104,689

Maturity structure for HTM investments is as follows:

Maturity	2016	2015
Within six months	119,715	119,715
Between six months to one year	50,014	50,014
Between one year to three years	169,729	169,729

Market values of HTM investments are as follows:

Market Value	2016	2015
Corporate bonds	19,374	19,374
Commercial papers	151,167	151,167
Government Investment Issues ("GII")	170,541	170,541



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

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 ZARINA NAZIMUDDIN
 MAICSA 7060104
 Company Secretary

NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2016 (cont'd.)

2. FINANCING AND ADVANCES

	2016 RM'000	2015 RM'000
By Product (at amortised cost)		
Agrocash	5,912,523	5,048,681
Project Financing	3,906,775	3,514,108
Fund For Food ("3F")	955,726	1,068,935
Ar-Rannu	222,827	157,578
Fishery Boat Financing Scheme ("SPBP")	78,021	68,641
MUSTI	220,492	266,845
Oil Palm Replanting Scheme ("TAKS")	7,687	10,250
MAP and MPPB Financing	100,020	117,828
Financing for Small and Medium Size Industries ("PKS")	66,826	48,800
Non-Food Production Credit Scheme ("SKPPM")	40,313	50,880
Food Production Credit Scheme ("SKPM")	72,038	28,824
Bella Terni Scheme	6,439	8,217
Fund For Small and Medium Size Industries ("TIKS")	2,391	7,217
Working Capital	128,695	127,774
Paddy Credit Scheme	73,266	75,412
Micro Economic Stimulus Package ("Micro-ESP-I")	28,814	4,635
National Key Economic Area ("NKEA")	26,858	285,296
Muarabah Working Capital Financing	52,240	10,085
Inssani	27,468	27,837
BalAI Dayn Working Capital Financing	1,076	1,227
MPPB HDU	297,402	210,942
Agro Cash Line-I	795,677	516,710
Ar-Rannu	1,165	1,413
Special Relief Facility	13,523	16,128
DPK3	45,601	3,252
Others	9,874	2,235
Add : Self financing and advances	13,546,918	11,712,515
	76,625	77,777
Less : Unearned profit	13,623,543	11,790,292
	(4,892,602)	(4,306,532)
Gross financing and advances	8,730,941	7,483,760
Less : Individual impairment allowance	(155,055)	(154,118)
Collective impairment allowance	(305,023)	(342,950)
Net financing and advances at amortised cost	8,270,863	6,986,692
(i) By Maturity		
Maturity within six months	1,043,293	720,248
Between six months to one year	69,649	104,555
Between one year to three years	488,556	434,821
Between three years to five years	990,376	1,012,160
More than five years	6,159,087	5,211,876
	8,730,941	7,483,760
(ii) By Sectors		
Construction and Services	110,720	70,935
Crops	434,659	428,488
Fishery	3,442,570	2,898,498
Manufacturing	741,349	656,411
Others-Primary Agriculture	706,675	527,291
Retail and Wholesale Trade	53,865	36,772
Household	881,863	595,258
Others	2,150,127	1,442,714
	209,613	827,393
	8,730,941	7,483,760
(iii) By States		
Kuala Lumpur	859,871	556,001
Selangor	929,686	837,722
Perang	729,747	681,686
Perak	825,084	825,608
Negeri Sembilan	303,384	297,988
Malaka	340,071	283,084
Johor	801,057	679,945
Kedah	478,712	417,962
Keenan	599,080	521,004
Perlis	154,982	144,287
Sarawak	1,021,559	861,159
Sabah	779,026	733,932
Pulau Pinang	319,399	277,847
Terengganu	394,293	365,554
	8,730,941	7,483,760
(iv) By profit rate sensitivity		
Fixed rate:	713,035	816,114
Fund For Food ("3F")	247,115	369,431
Project Financing	184,891	195,308
MUSTI	87,432	147,930
Agrocash	367,767	1,175,815
Others		
Variable rate:	3,390,784	2,330,004
Agrocash	2,171,279	1,635,148
Project Financing	526,426	285,287
Muarabah Working Capital Financing	390,592	247,637
Others	651,623	281,086
	8,730,941	7,483,760
(v) Financing by type and Shariah Contract		
Term Financing	6,895,195	7,483,760
Revolving Financing	588,565	157,578
		2,865,775
2015	157,578	2,865,775
Card	2,836,067	2,927,195
Bal-AI Inah	1,682,838	2,190,901
Tawarruq	2,190,901	2,190,901
Bal-Bilthanam Ajil	27,421	27,811
Muarabah	7,848,452	7,483,760

The full set of financial statements can be viewed at our website: www.agribank.com.my

(vi) Movements in gross impaired financing and advances are as follows:

	2016 RM'000	2015 RM'000
At beginning of the year	493,085	478,455
Additions during the year	256,192	245,650
Reclassified as non impaired during the year	(92,292)	(108,893)
Recoveries during the year	(89,970)	(83,676)
Amount written off	(109,593)	(28,461)
At end of the year	457,422	493,085
Excluding Non-Shariah Assets	457,422	493,085
Gross impaired	5,24%	6.59%
Gross impaired ratio		
Including Non-Shariah Assets	508,058	584,202
Gross impaired	5.76%	7.69%
Gross impaired ratio		
(vii) Impaired financing by sectors		
Sectors:	5,759	5,022
Construction and Services	44,832	79,725
Fishery	187,748	191,435
Crops	87,388	86,454
Livestock	44,104	22,014
Manufacturing	53,195	50,419
Others-Primary Agriculture	33,438	56,235
Retail and Wholesale Trade		
Others	457,422	493,085
(viii) Impaired financing by states		
States:	70,219	71,111
Kuala Lumpur	45,830	52,460
Selangor	49,799	73,449
Perang	48,335	32,797
Perak	16,232	24,776
Negeri Sembilan	9,914	10,760
Malaka	32,813	34,862
Johor	33,900	34,862
Keenan	51,152	32,132
Kedah	8,214	52,985
Perlis	15,617	2,512
Sarawak	43,665	42,786
Sabah	13,394	12,093
Pulau Pinang	15,548	15,553
Terengganu	457,422	493,085

(ix) Individual and collective impairment allowance

Movement in impairment allowance are as follows:		
Individual impairment allowance	154,118	180,354
At beginning of the year	48,083	26,568
Allowance for the year	(28,434)	(18,261)
Amount written off	29,391	(7,975)
Net allowance for the year	155,055	154,118
Collective impairment allowance	342,950	292,513
At beginning of the year	213,818	110,257
Allowance for the year	(173,488)	(39,585)
Amount written back	40,330	70,672
Net allowance for the year	305,023	342,950
At end of the year	3,56%	4.69%

Included in net collective impairment allowance for the year is collective impairment allowance on financing and advances transferred from (to) government grants which are as follows:

Entrepreneur Scheme for Graduates	16	56
Special Fund for Terengganu Fishery	(12)	(26)
Fund for Ministry of Youth and Sports	(518)	85
Bunriutera Commercial and Industrial Community Scheme HUB	1,718	1,107
National Key Economic Area	868	1,952
Micro Economic Stimulation Package	(3,128)	(3,918)
	(1,056)	(744)

The total amount of collective impairment allowance includes collective allowances for impaired financing of RM127,475,337 (2015: RM162,174,361) for which no individual allowances have been made due to sufficient present value of estimated future cash flow.

3. OTHER ADVANCES

(i) Non-Shariah Assets	2016 RM'000	2015 RM'000
Less : Individual impairment allowance	84,934	116,269
Collective impairment allowance	(23,919)	(23,023)
Non-Shariah Assets at amortised cost	(8,961)	(18,781)
	52,054	74,465
(ii) Movements in gross impaired Non-Shariah Assets are as follows:		
At beginning of the year	66,994	157,742
Additions during the year	10,320	27,464
Reclassified as non impaired during the year	(4,005)	(7,864)
Recoveries during the year	(14,328)	(33,037)
Amount written off	(8,865)	(77,312)
At end of the year	50,636	66,994
Gross impaired Non-Shariah Assets as a percentage of		
Gross Non-Shariah Assets	59.62%	57.62%

Ongoing efforts are made by Remedial and Recovery Department ("RRD") and Credit Recovery Centre ("CRC") to reduce the impaired Non-Shariah Assets ("NSA") accounts through rescheduling or restructuring and conversion to Islamic accounts for qualified cases. Where rehabilitative efforts failed, RRD and CRC will pursue recovery actions, including litigation, until all efforts are exhausted.



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 Registrar of Companies Secretary

Bank Pertanian Malaysia Berhad (Incorporated in Malaysia) Company No. 8181810-U, Leboh Pasar Besar, P.O. Box 10815, 50726 Kuala Lumpur

The breakdown of risk-weighted assets in the various categories of risk-weighted assets as at 31 December 2016

	2016 RM'000	2015 RM'000
0%	2,672,303	2,851,140
20%	1,425,701	1,740,348
50%	34,805	9,805,295
100%	9,805,295	462,941
Off balance sheet risk-weighted assets		
Total risk-weighted assets at 31 December 2016	13,938,104	10,570,779
0%	2,681,850	205,791
20%	1,028,951	1,028,253
50%	39,506	8,484,530
100%	8,484,830	417,709
Off balance sheet risk-weighted assets		
Total risk-weighted assets at 31 December 2015	12,232,137	9,126,583

SHARIAH COMMITTEE'S REPORT

In the Name of Allah, The Compassionate, The Most Merciful
 Assalamualaikum Warahmatullahi Wabarakatuh

To the shareholder, depositors and customers of Bank Pertanian Malaysia Berhad (the "Bank")
 In compliance with the letter of appointment, we are required to submit the following report in relation to the operations of the Bank. We have reviewed the Shariah principles and the contracts relating to the transactions and applications introduced by the Bank during the financial year ended 31 December 2016. We have also conducted our review to form an opinion as to whether the operations of the Bank have complied with the Shariah principles and with the Shariah rulings issued by the Shariah Advisory Council of Bank Negara Malaysia and the Shariah Committee of the Bank.

- With regard to the above, the management of the Bank is responsible for ensuring that the Bank conducts its operations in accordance with Shariah principles and with the Shariah rulings issued by the Shariah Advisory Council of Bank Negara Malaysia and the Shariah Committee of the Bank. It is our responsibility to form an independent opinion in respect of the operations of the Bank, based on our review of the operations of the Bank and to report to you.
- We have assessed the work carried out by Shariah review and Shariah audit which included examining, on a test basis, each type of transaction, the relevant documentation and procedures adopted by the Bank.
- We planned and performed our review so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Bank has not violated the Shariah principles.
- In our opinion:
- The contracts, transactions and dealings entered by the Bank during the financial year ended 31 December 2016 that we have reviewed are in compliance with Shariah principles. Any non-compliance identified has not fulfilled certain requirement under Shariah currently being implemented. In the event the affected accounts cannot be rectified, the income will not be recognised as the Bank's income.
 - The main sources and investments of the Bank disclosed to us conform to the basis that had been approved by us in accordance with Shariah rules and principles.
 - The allocation of profit and charging of losses relating to the Bank's assets and liabilities conform to the basis that had been approved by us in accordance with Shariah principles.
 - All earnings that have been realised from sources or by means prohibited under Shariah will be channelled for charitable purposes.
 - The calculation of zakat is in compliance with Shariah principles.

We, **DR. MOHAMED FAROOZ BIN ABDUL KHIR** and **DR. MOHAMAD SABRI BIN ZAKARIA**, being two of the members of the Shariah Committee of the Bank, to the best of our knowledge, do hereby confirm on behalf of the members of the Shariah Committee that the operations of the Bank for the financial year ended 31 December 2016 have been conducted in conformity with Shariah.

DR. MOHAMED FAROOZ BIN ABDUL KHIR
 Chairman of the Committee
 Kuala Lumpur, Malaysia

DR. MOHAMAD SABRI BIN ZAKARIA
 Member of the Committee

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF BANK PERTANIAN MALAYSIA

Report of the independent auditor on the abridged financial statements

Opinion
 The abridged financial statements, which comprise the summary statement of financial position as at 31 December 2016, the summary statement of comprehensive income, summary statement of changes in equity and summary statement of cash flows of the Bank for the year ended 31 December 2016, are derived from the audited financial statements of Bank Pertanian Malaysia Berhad (the Bank) for the year ended 31 December 2016.

In our opinion, the accompanying abridged financial statements are consistent, in all material respects, with the audited financial statements, in accordance with presentation and disclosure requirements as prescribed by Bank Negara Malaysia.

Without qualifying our opinion, we draw attention to Note 33 to the audited financial statements of the Bank for the year ended 31 December 2016 which describes the uncertainty relating to the contingent liabilities arising from legal suits against the Bank. Our opinion is not modified in respect of this matter.

Abridged financial statements
 The abridged financial statements do not contain all the disclosures required by the Malaysian Financial Reporting Standards, International Financial Reporting Standards and the requirements of the Companies Act 1965 of Malaysia. Reading the abridged financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial statements of the Bank and the auditor's report thereon.

The audited financial statements and our report thereon
 We expressed an unmodified audit opinion on the audited financial statements in our report dated 29 March 2017.
 Directors' responsibility for the abridged financial statements
 The directors are responsible for the preparation of the abridged financial statements in accordance with presentation and disclosure requirements as prescribed by Bank Negara Malaysia.
 Auditors' responsibility
 Our responsibility is to express an opinion on whether the abridged 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 (ISN) 810 (Revised), 'Engagements to Report on Summary Financial Statements'.
 Restriction on use
 Our report on the abridged financial statements of the Bank for the year ended 31 December 2016 is issued in compliance with Bank Negara Malaysia Guidelines and for no other purpose.

Ernst & Young
 No. 333
 Chartered Accountants
 Kuala Lumpur, Malaysia

Muhammad Syarizal bin Abdul Rahim
 No. 03157012019 J
 Chartered Accountant

The full set of financial statements can be viewed at our website: www.agrobank.com.my

3. OTHER ADVANCES (cont'd)

(iii) Individual and collective impairment allowance
 Movement in impairment allowance are as follows:

	2016 RM'000	2015 RM'000
Individual impairment allowance	23,023	61,383
At beginning of the year	3,427	7,339
Allowance for the year	(2,531)	(2,899)
Amount written back upon recoveries and reversal of allowance	896	4,440
Amount written off	23,919	(42,800)
At end of the year	18,781	45,796
Collective impairment allowance	18,781	45,796
At beginning of the year	7,524	11,479
Allowance for the year	(9,822)	(5,538)
Amount written back	(2,289)	5,941
Net allowance for the year	(7,522)	(32,956)
Amount written off	8,961	18,781
At end of the year	14,69%	20.14%

Collective impairment allowance as a percentage of gross Non-Shariah Assets less individual impairment allowance

4. COMMITMENTS AND CONTINGENCIES

Guarantee:
 Guarantee letters issued to the customers of the Bank

	2016 RM'000	2015 RM'000
Capital commitment Approved and contracted for:	648	1,805
Capital expenditure	382,392	445,054
Commitment on financing and advances	383,040	446,859
Approved but not contracted for:		
Commitment on financing and advances	528,217	448,388
	528,217	448,388
Contingent liabilities		
Certain legal actions taken against the Bank with compensation claims	5,787,535	5,724,861
Total Commitments and Contingencies	6,732,481	6,646,904

5. CAPITAL ADEQUACY

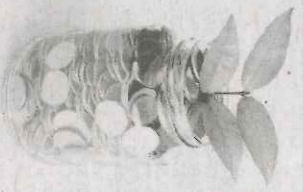
The capital adequacy ratio of the Bank as at the end of the reporting period is as follows:

	2016 %	2015 %
Before deducting proposed dividend:	24.88	27.25
Core capital ratio	28.37	32.49
Risk-weighted capital ratio	24.69	27.12
After deducting proposed dividend:	29.18	32.36
Core capital ratio	2016	2015
Risk-weighted capital ratio	RM'000	RM'000

Components of Tier I and Tier II capital

	2016 RM'000	2015 RM'000
Tier I capital	1,000,000	1,000,000
Share capital	487,109	487,109
Statutory reserves	1,184,458	1,060,323
Retained earnings	(41,187)	(60,602)
Less: Deferred tax assets	2,630,380	2,486,830
Total Tier I capital	177,322	163,911
Tier II capital	26,044	21,594
Collective impairment allowance ¹	6,046	6,445
Government Grants - Operating	264,886	238,035
Government Grants - Launching	474,298	478,001
Government Grants - Funds ²		
Total Tier II capital	3,104,678	2,964,831
Total capital base		

1 The eligible amount for Tier II capital is limited to only collective impairment allowance on non-impairing financing and advances
 2 The Government Grants - Funds exclude those grants relating to the fair valuation of financing scheme funds at below market rate amounting to RM1528.11 million (2015: RM579.55 million).



Shariah-Compliant Deposit

- Attractive returns*
- Supporting agricultural development
- Open for all

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