

# PERFORMANCE

- ▶ 60 Five-Year Financial Highlights
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# FIVE - YEAR FINANCIAL HIGHLIGHTS

FINANCIAL RESULT'S SNAPSHOT	2017 (RM Million)	2018 (RM Million)	2019 (RM Million)	2020 (RM Million)	2021 (RM Million)
Gross Investment Income*	53,139.68	49,436.69	49,756.59	55,743.64	<b>67,732.13</b>
Net Investment Income	49,231.23	48,175.69	48,485.10	53,955.24	<b>65,904.65</b>
Other Income****	171.82	200.05	172.51	127.56	<b>134.60</b>
Total Income	49,403.05	48,375.74	48,657.61	54,082.80	<b>66,039.25</b>
Total Expenditures**	1,412.83	1,483.30	1,439.00	1,498.99	<b>1,611.42</b>
Net Income	47,990.22	46,892.44	47,218.61	52,583.81	<b>64,427.83</b>
Dividend Credited to Member's Account	48,130.15	47,312.80	45,817.42	47,642.29	<b>56,725.71</b>
<b>SUMMARISED FINANCIAL POSITION</b>					
Total Net Assets Attributable to Members***	810,399.34	832,310.41	924,882.09	999,997.99	<b>1,008,351.95</b>
Total Assets	813,425.35	836,542.19	927,894.93	1,003,372.15	<b>1,012,032.60</b>
Total Liabilities	3,026.01	4,231.78	3,012.84	3,374.17	<b>3,680.65</b>
<b>KEY FINANCIAL RATIOS</b>					
Return on Investment	7.30	6.57	5.71	6.13	<b>6.50</b>
Total Expenditures Over Total Income	2.86	3.07	2.96	2.77	<b>2.44</b>
Total Expenditures Over Total Assets	0.17	0.18	0.16	0.15	<b>0.16</b>
Investments' Growth	8.96	9.87	8.50	7.13	<b>0.78</b>
Annual Dividend Rate Simpanan Konvensional	6.90	6.15	5.45	5.20	<b>6.10</b>
Annual Dividend Rate Simpanan Shariah	6.40	5.90	5.00	4.90	<b>5.65</b>

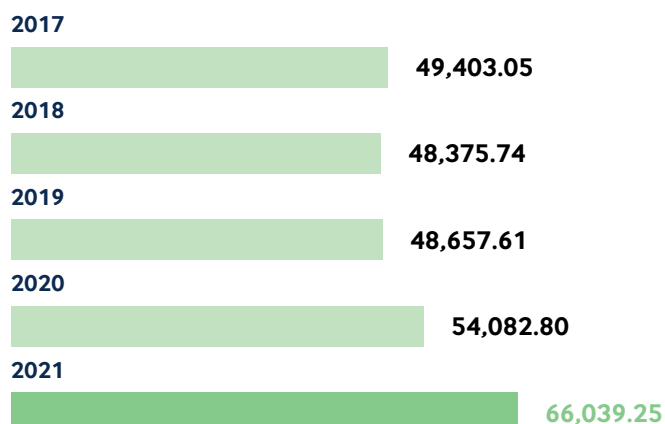
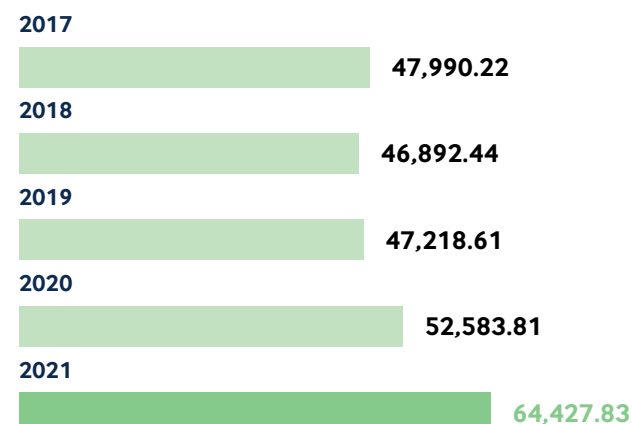
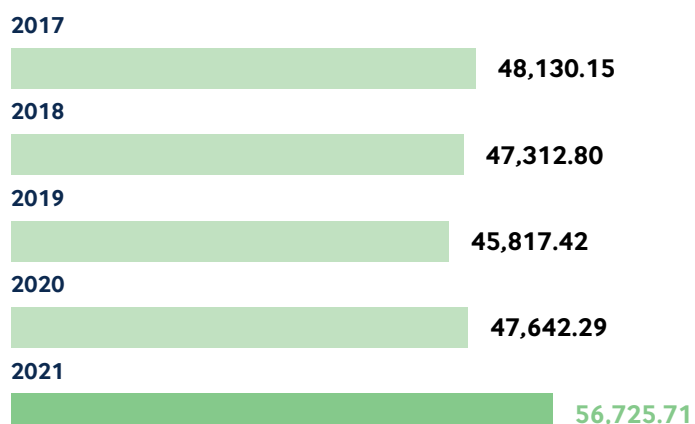
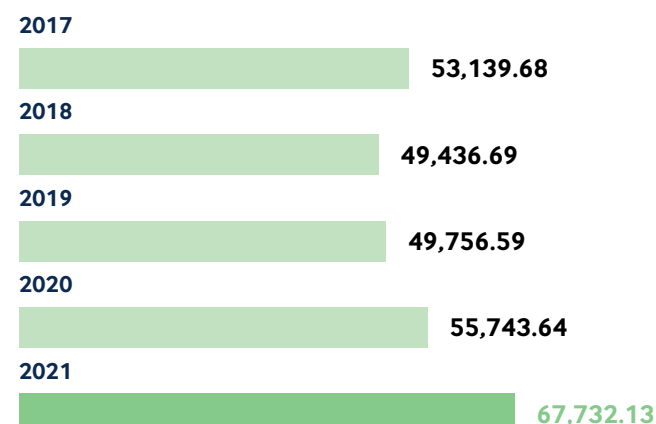
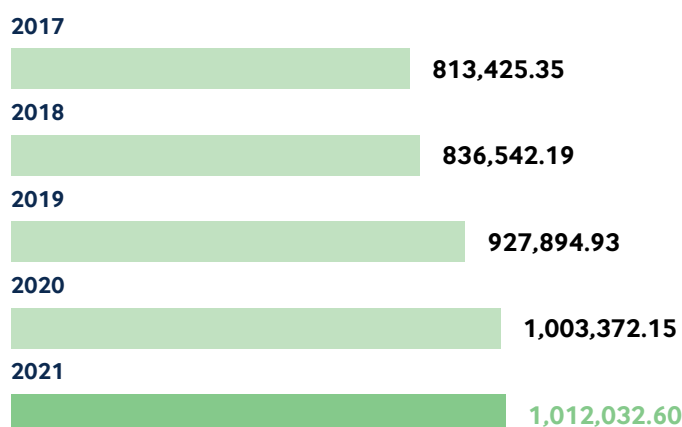
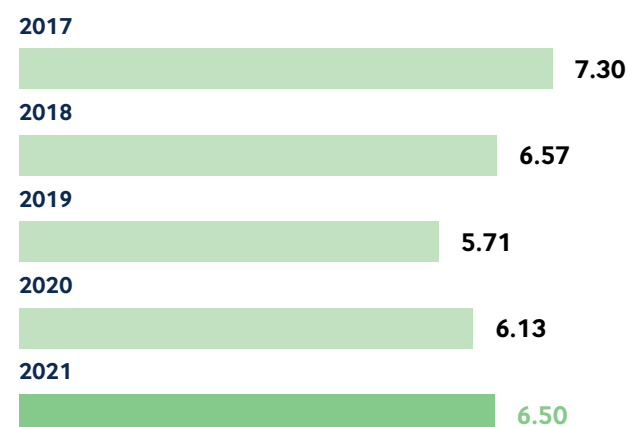
\* Gross Investment Income and Net Investment Income after taking into account Cost Write Down on Listed Equities. Gross Investment Income and Net Investment Income restated in 2019.

\*\* Comprised of Operating Expenditures and Statutory Charges.

\*\*\* Comprised of Contributions Account, Cumulative Surplus and Financial Asset at Fair Value through Other Comprehensive Income Reserve.

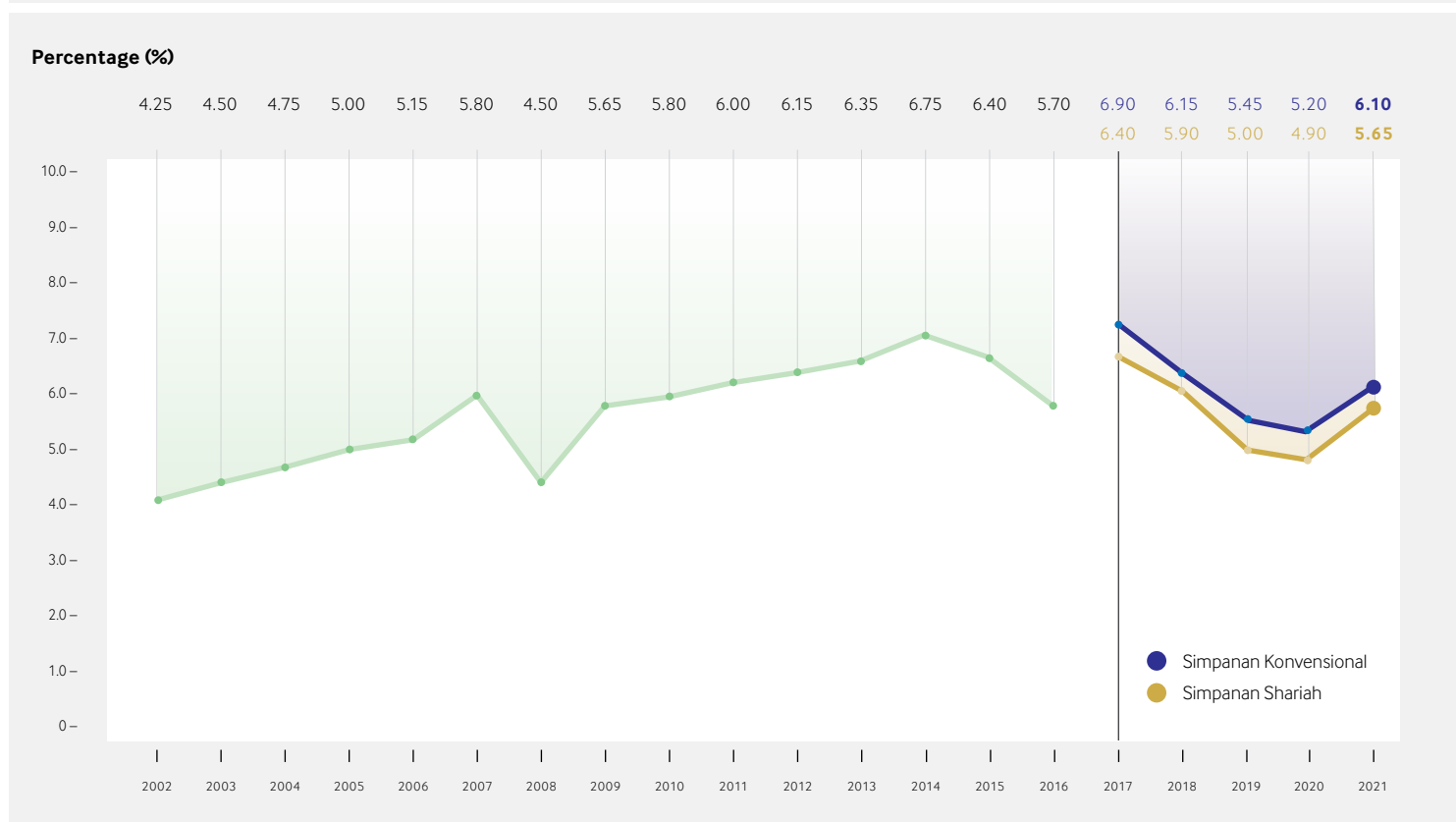
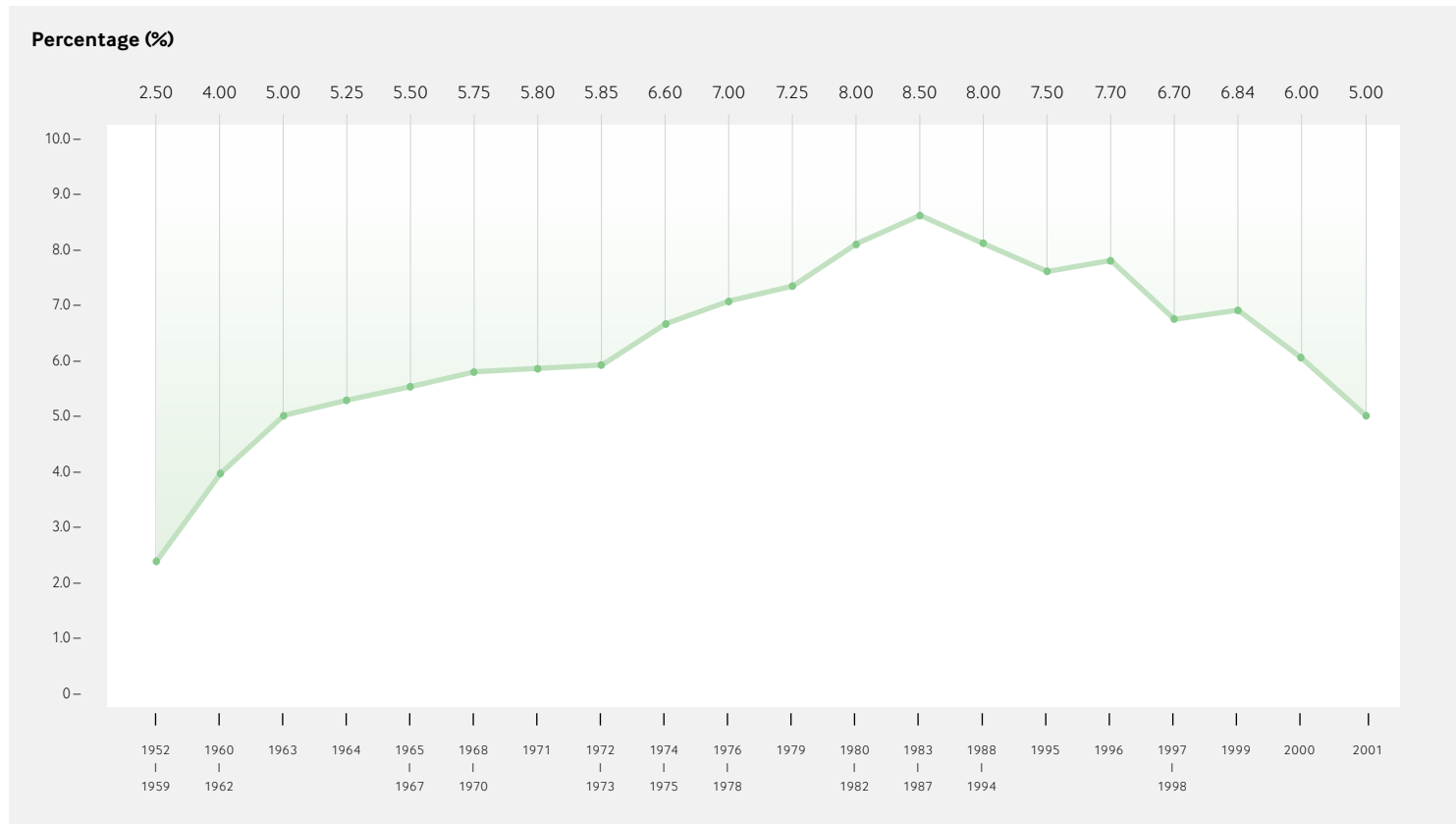
\*\*\*\* Other Income includes Shariah Non-Compliant Income Recognised in Cumulative Surplus.

## FIVE-YEAR FINANCIAL HIGHLIGHTS

TOTAL INCOME  
(RM Million)NET INCOME  
(RM Million)DIVIDEND CREDITED TO MEMBER'S ACCOUNT  
(RM Million)GROSS INVESTMENT INCOME  
(RM Million)TOTAL ASSETS  
(RM Million)RETURN ON INVESTMENT  
(%)

# PERFORMANCE INDICATORS

## DIVIDEND RATES



## PERFORMANCE INDICATORS

## LIST OF EQUITY INVESTMENTS FOR THE TOP 30 COMPANIES LISTED ON BURSA MALAYSIA AS AT 31 DECEMBER 2021

NO.	COUNTER	% HOLDINGS
1	MALAYSIA BUILDING SOCIETY BERHAD	65.87%
2	RHB BANK BERHAD	42.52%
3	MALAYSIAN RESOURCES CORPORATION BERHAD	36.21%
4	AXIS REAL ESTATE INVESTMENT TRUST	19.45%
5	TELEKOM MALAYSIA BERHAD	18.80%
6	GLOBETRONICS TECHNOLOGY BERHAD	18.68%
7	BERMAZ AUTO BERHAD	18.60%
8	AXIATA GROUP BERHAD	17.11%
9	IJM CORPORATION BERHAD	16.49%
10	TENAGA NASIONAL BHD	16.25%
11	SIME DARBY PLANTATION BERHAD	16.07%
12	SUNWAY REAL ESTATE INVESTMENT TRUST	15.58%
13	PUBLIC BANK BERHAD	15.41%
14	CIMB GROUP HOLDINGS BERHAD	15.35%
15	DIGI.COM BERHAD	15.23%
16	MALAYSIA AIRPORTS HOLDINGS BERHAD	15.17%
17	YINSON HOLDINGS BERHAD	15.04%
18	GAMUDA BERHAD	14.52%
19	KUALA LUMPUR KEPONG BERHAD	14.35%
20	MALAYAN BANKING BERHAD	14.23%
21	PETRONAS GAS BERHAD	13.99%
22	GENTING PLANTATIONS BERHAD	13.93%
23	ALLIANCE BANK MALAYSIA BERHAD	13.86%
24	CAPITALAND MALAYSIA TRUST	13.61%
25	PANASONIC MANUFACTURING MALAYSIA BERHAD	13.40%
26	DIALOG GROUP BERHAD	13.16%
27	IOI CORPORATION BERHAD	12.94%
28	BANK ISLAM MALAYSIA BERHAD	12.83%
29	FRASER & NEAVE HOLDINGS BHD	12.78%
30	PPB GROUP BERHAD	12.66%

## PERFORMANCE INDICATORS

### WITHDRAWAL BY TYPES

YEAR	2021		2020		2019	
	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)
55 Years	477,412	16,588,246,998.05	425,466	15,582,812,067	441,376	15,920,504,550
50 Years	113,932	4,233,372,413.80	140,339	4,406,028,593	157,291	4,617,493,415
Incapacitation	2,438	248,435,345.56	3,715	312,852,388	5,821	467,210,536
Leaving Country	2,189	395,432,504.17	2,516	298,544,851	4,132	437,102,971
Buy First House	69,672	1,758,958,498.81	77,476	1,779,132,436	99,280	2,326,197,915
Buy Second House	3,735	157,648,015.26	3,706	150,236,915	5,216	214,896,132
Housing Loan Monthly Installment	1,306,133	1,273,837,757.38	1,934,956	1,829,954,489	2,281,335	2,237,909,683
Reduction/Redemption of Housing Loan	24,564	519,715,566.00	46,839	736,103,722	103,110	1,271,681,009
Health	6,956	101,870,667.40	7,388	79,308,233	8,228	82,350,228
Death	65,280	2,462,513,422.64	61,392	1,928,253,887	65,747	1,961,714,928
Periodical Payment	271	467,995.92	478	715,169	516	900,993
Members Investment Scheme	484,823	7,974,313,832.56	563,488	7,248,263,535	556,130	5,640,324,723
Pensionable Employees and Optional Retirement	60,247	1,493,090,729.00	63,157	2,122,814,777	82,626	2,327,308,586
Education	60,145	515,180,400.10	136,629	679,755,980	101,239	1,157,231,920
Monthly Payment Scheme	72	106,538.00	72	110,392	63	79,522
Withdrawal of Savings in Excess of RM1 Million	33,076	1,683,458,705.95	24,372	1,778,049,534	13,565	1,553,231,588
Hajj	2	6,000.00	478	1,319,456	777	2,173,872
60 Years	278,753	5,433,205,969.58	261,929	4,803,201,871	289,036	4,557,680,814
Prima Housing Withdrawal	36	11,520.00	36	11,520	36	11,520
i-Lestari	10,762,265	6,260,838,206.49	25,556,630	14,546,881,726	-	-
i-Sinar	30,154,634	58,689,535,377.14	-	-	-	-
i-Citra	21,218,337	21,288,698,529.69	-	-	-	-
i-Lindung	155	20,711.60	-	-	-	-
<b>TOTAL</b>	<b>65,125,127</b>	<b>131,078,965,705.10</b>	<b>29,311,062</b>	<b>58,284,351,540</b>	<b>4,215,524</b>	<b>44,776,004,907</b>
<b>Annual Dividend*</b>	<b>5,292</b>	<b>77,703,947.59</b>	<b>3,888</b>	<b>60,860,161</b>	<b>3,114</b>	<b>56,401,957</b>
<b>Death and Incapacitation Benefits</b>						
<b>(i) Death Benefits</b>	<b>25,001</b>	<b>62,502,450.00</b>	<b>20,310</b>	<b>50,775,050</b>	<b>22,186</b>	<b>55,465,000</b>
<b>(ii) Incapacitation Benefits</b>	<b>528</b>	<b>2,640,000.00</b>	<b>646</b>	<b>3,230,000</b>	<b>1,033</b>	<b>5,165,000</b>
<b>TOTAL (i) and (ii)</b>	<b>25,528.98</b>	<b>65,142,450.00</b>	<b>20,956</b>	<b>54,005,050</b>	<b>23,219</b>	<b>60,630,000</b>

\* Withdrawal on Annual Dividend for 2021 was adjusted as current year dividend expenses

## PERFORMANCE INDICATORS

## WITHDRAWAL BY TYPES (CONT'D.)

YEAR	2018		2017		2016	
	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)
55 Years	379,504	15,810,003,592	384,795	17,757,759,010	597,771	22,292,814,380
50 Years	160,751	4,712,680,608	154,063	4,738,729,140	156,991	4,855,680,128
Incapacitation	5,347	391,038,106	5,117	384,862,946	4,986	360,187,080
Leaving Country	4,032	392,456,135	4,377	427,410,624	4,467	445,244,745
Buy First House	91,074	2,149,948,937	86,642	2,107,996,219	83,401	2,002,008,099
Buy Second House	5,147	214,335,855	5,259	230,516,514	5,752	248,452,755
Housing Loan Monthly Installment Reduction/Redemption of Housing Loan	1,748,506	2,001,339,134	1,916,877	1,825,859,748	1,781,735	1,666,932,871
Health	112,518	1,447,916,201	130,604	1,702,566,769	148,368	1,956,998,548
Death	6,972	67,403,964	6,266	58,183,038	6,101	57,000,845
Periodical Payment	62,658	1,715,602,371	58,281	1,520,975,212	56,172	1,386,616,927
Members Investment Scheme	587	1,122,730	719	1,391,202	1,159	2,553,546
Pensionable Employees and Optional Retirement	851,933	9,251,295,326	747,243	8,788,079,682	710,064	6,305,355,131
Education	76,395	2,259,743,254	118,146	2,484,663,943	51,230	2,157,264,348
Monthly Payment Scheme	140,769	1,319,456,484	89,328	1,695,206,787	86,725	1,459,203,497
Withdrawal of Savings in Excess of RM1 Million	61	76,842	77	86,357	98	108,725
Haji	8,018	1,518,976,786	6,882	1,320,100,522	6,143	1,369,448,593
60 Years	427	1,209,732	705	1,965,567	415	1,151,035
Prima Housing Withdrawal	238,551	4,330,245,142	170,963	4,106,433,535	-	-
i-Lestari	13	3,820	2	19,140	-	-
i-Sinar	-	-	-	-	-	-
i-Citra	-	-	-	-	-	-
i-Lindung	-	-	-	-	-	-
<b>TOTAL</b>	<b>3,893,263</b>	<b>47,584,855,018</b>	<b>3,886,346</b>	<b>49,152,805,954</b>	<b>3,701,578</b>	<b>46,567,021,253</b>
<b>Annual Dividend*</b>	2,816	56,771,016	2,566	44,006,013	2,267	42,372,125
<b>Death and Incapacitation Benefits</b>						
<b>(i) Death Benefits</b>	21,387	53,485,571	18,225	45,565,000	18,180	45,459,162
<b>(ii) Incapacitation Benefits</b>	883	4,415,000	864	4,320,000	821	4,105,000
<b>TOTAL (i) and (ii)</b>	<b>22,270</b>	<b>57,900,571</b>	<b>19,089</b>	<b>49,885,000</b>	<b>19,001</b>	<b>49,564,162</b>

\* Withdrawal on Annual Dividend for 2021 was adjusted as current year dividend expenses

## PERFORMANCE INDICATORS

### ACTIVE MEMBERS' PROFILE BY SAVINGS RANGE AND GENDER AS AT 31 DECEMBER 2021

SAVINGS RANGE (RM)	NUMBER OF MALES	NUMBER OF FEMALES	TOTAL	SAVINGS
<1-1,000	296,307	277,114	573,421	259,876,577
1,001-2,000	277,802	239,718	517,520	779,604,362
2,001-3,000	192,028	150,678	342,706	842,899,711
3,001-4,000	130,501	108,798	239,299	833,435,665
4,001-5,000	103,574	89,549	193,123	866,077,896
5,001-6,000	87,309	76,366	163,675	898,758,977
6,001-7,000	77,382	68,392	145,774	946,466,998
7,001-8,000	68,274	61,068	129,342	969,105,816
8,001-9,000	62,445	54,934	117,379	996,866,871
9,001-10,000	56,599	49,878	106,477	1,010,947,999
10,001-15,000	238,696	207,718	446,414	5,527,731,452
15,001-20,000	185,021	161,693	346,714	6,036,093,533
20,001-25,000	154,183	132,460	286,643	6,429,631,038
25,001-30,000	133,220	114,472	247,692	6,798,626,535
30,001-35,000	118,523	101,327	219,850	7,133,140,402
35,001-40,000	106,398	90,373	196,771	7,371,090,134
40,001-45,000	97,087	81,438	178,525	7,580,137,980
45,001-50,000	89,316	74,103	163,419	7,757,586,010
50,001-55,000	83,324	68,506	151,830	7,966,767,590
55,001-60,000	78,054	63,309	141,363	8,125,731,379
60,001-65,000	73,047	58,432	131,479	8,213,460,147
65,001-70,000	67,642	53,702	121,344	8,187,371,077
70,001-75,000	64,155	50,347	114,502	8,297,912,767
75,001-80,000	60,473	47,082	107,555	8,332,898,396
80,001-85,000	56,656	44,118	100,774	8,311,475,032
85,001-90,000	53,575	41,391	94,966	8,307,074,971
90,001-95,000	50,993	38,781	89,774	8,301,432,795
95,001-100,000	48,446	36,618	85,064	8,292,008,273
100,001-150,000	364,193	276,658	640,851	78,656,648,674
150,001-200,000	216,507	167,079	383,586	66,364,803,179
200,001-250,000	134,555	107,564	242,119	54,018,351,675
250,001-300,000	85,506	71,972	157,478	43,036,053,666
300,001-350,000	58,315	49,904	108,219	35,011,197,439
350,001-400,000	41,847	35,281	77,128	28,829,865,880
400,001-450,000	31,817	25,922	57,739	24,467,530,335
450,001-500,000	24,152	19,494	43,646	20,684,526,033
500,001-600,000	35,158	26,901	62,059	33,896,757,371
600,001-700,000	23,596	16,839	40,435	26,148,537,030
700,001-800,000	16,493	10,899	27,392	20,461,768,031
800,001-900,000	11,806	7,627	19,433	16,461,087,631
900,001-1,000,000	9,283	5,385	14,668	13,912,575,485
> 1,000,000	43,608	20,217	63,825	109,405,660,341
<b>TOTAL</b>	<b>4,207,866</b>	<b>3,484,107</b>	<b>7,691,973</b>	<b>716,729,573,155</b>

Source: EPF Business Intelligence (BI) System.

Note: Total savings amount not inclusive of 2021 annual dividend



## PERFORMANCE INDICATORS

## CONTRIBUTION RATES

YEAR	EMPLOYEE	EMPLOYER	TOTAL
1952 - June 1975	5%	5%	10%
July 1975 - November 1980	6%	7%	13%
December 1980 - December 1992	9%	11%	20%
January 1993 - December 1995	10%	12%	22%
January 1996 - March 2001	11%	12%	23%
April 2001 - March 2002	9%	12%	21%
April 2002 - May 2003	11%	12%	23%
June 2003 - May 2004	9%	12%	21%
June 2004 - December 2008	11%	12%	23%
January 2009 - December 2010	8%	12%	20%
January 2011 - December 2011	11%	12%	23%
<b>January 2012 - February 2016</b>			
Salary RM5,000 and Less	11%	13%	24%
Salary More Than RM5,000	11%	12%	23%
<b>March 2016 - December 2017</b>			
Members Below Age 60			
Salary RM5,000 and Less	8%	13%	21%
Salary More Than RM5,000	8%	12%	20%
Members Age 60 Until Age 75			
Salary RM5,000 and Less	4%	6.5%	10.5%
Salary More Than RM5,000	4%	6%	10%
<b>January 2018 - December 2018</b>			
Members Below Age 60			
Salary RM5,000 and Less	11%	13%	24%
Salary More Than RM5,000	11%	12%	23%
Members Age 60 Until Age 75			
Salary RM5,000 and Less	5.5%	6.5%	12%
Salary More Than RM5,000	5.5%	6%	11.5%

YEAR	EMPLOYEE	EMPLOYER	TOTAL
<b>January 2019 - March 2020</b>			
Members Below Age 60			
Salary RM5,000 and Less	11%	13%	24%
Salary More Than RM5,000	11%	12%	23%
Members Age 60 Until Age 75			
Salary RM5,000 and Less	-	4%	4%
Salary More Than RM5,000	-	4%	4%
<b>April 2020 - December 2020</b>			
Members Below Age 60			
Salary RM5,000 and Less	7%	13%	20%
Salary More Than RM5,000	7%	12%	19%
Members Age 60 Until Age 75			
Salary RM5,000 and Less	-	4%	4%
Salary More Than RM5,000	-	4%	4%
<b>January 2021-December 2021</b>			
Members Below Age 60			
Salary RM5,000 and Less	9%	13%	22%
Salary More Than RM5,000	9%	12%	21%
Members Age 60 Until Age 75			
Salary RM5,000 and Less	-	4%	4%
Salary More Than RM5,000	-	4%	4%
<b>January 2022-June 2022</b>			
Members Below Age 60			
Salary RM5,000 and Less	9%	13%	22%
Salary More Than RM5,000	9%	12%	21%
Members Age 60 Until Age 75			
Salary RM5,000 and Less	-	4%	4%
Salary More Than RM5,000	-	4%	4%

## ACTIVE MEMBERS' PROFILE BY AGE GROUP AND GENDER AS AT 31 DECEMBER 2021

AGE GROUP (YEAR)	NUMBER OF MALE	NUMBER OF FEMALE	TOTAL MEMBER	TOTAL MEMBER (%)	TOTAL CUM. MEMBER (%)	TOTAL SAVINGS (RM)	TOTAL SAVINGS (%)	TOTAL CUM. SAVINGS (%)
<16	394	305	699	0.01	0.01	965,832	0.00	0.00
16-25	892,983	745,271	1,638,254	21.30	21.31	10,310,060,452	1.44	1.44
26-30	764,874	680,604	1,445,478	18.79	40.10	35,748,447,596	4.99	6.43
31-35	627,820	510,018	1,137,838	14.79	54.89	69,959,318,338	9.76	16.19
36-40	511,443	415,827	927,270	12.06	66.95	101,212,091,071	14.12	30.31
41-45	412,775	348,774	761,549	9.90	76.85	125,047,783,671	17.45	47.76
46-50	352,352	299,608	651,960	8.48	85.32	139,719,691,804	19.49	67.25
51-55	287,968	233,976	521,944	6.79	92.11	117,659,151,374	16.42	83.67
56-60	198,931	161,500	360,431	4.69	96.79	65,633,574,986	9.16	92.82
61-65	94,142	56,601	150,743	1.96	98.75	29,541,247,940	4.12	96.94
66-70	44,176	23,084	67,260	0.87	99.63	14,181,155,181	1.98	98.92
71-75	16,712	7,271	23,983	0.31	99.94	5,805,359,869	0.81	99.73
76-80	2,698	978	3,676	0.05	99.99	1,694,134,127	0.24	99.97
81-85	377	103	480	0.01	99.99	204,119,530	0.03	100.00
>85	221	187	408	0.01	100.00	12,471,383	0.00	100.00
<b>GRAND TOTAL</b>	<b>4,207,866</b>	<b>3,484,107</b>	<b>7,691,973</b>	<b>100.00</b>		<b>716,729,573,155</b>	<b>100.00</b>	

## PERFORMANCE INDICATORS

### ACTIVE MEMBERS' AVERAGE SAVINGS AT AGE 54 BY SEX

YEAR	MALE			FEMALE		
	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	AVERAGE SAVINGS (RM)	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	AVERAGE SAVINGS (RM)
2008	35,415	5,322,180,264	150,280	17,607	1,705,344,178	96,856
2009	36,387	5,794,733,417	159,253	18,552	1,886,638,751	101,695
2010	40,542	6,507,302,076	160,508	21,486	2,360,738,881	109,873
2011	40,004	6,657,338,898	166,417	22,354	2,647,519,595	118,436
2012	43,230	7,581,549,702	175,377	24,921	3,206,896,233	128,682
2013	45,805	8,427,983,030	183,997	27,363	3,765,478,721	137,612
2014	47,135	9,385,899,753	199,128	29,289	4,382,090,266	149,616
2015	49,878	10,719,311,181	214,911	31,768	5,155,803,817	162,296
2016	50,223	11,201,215,794	223,030	32,109	5,618,243,593	174,974
2017	51,579	12,062,316,509	233,861	33,198	6,067,433,813	182,765
2018	55,250	12,858,768,219	232,738	39,010	6,922,796,631	177,462
2019	53,955	14,041,957,159	260,253	40,916	7,575,416,308	185,146
2020	55,585	15,284,553,919	274,976	41,873	8,294,615,228	198,090
2021	54,481	15,499,102,470	284,486	43,713	8,719,022,464	199,461

### MEMBERS' AVERAGE SAVINGS AT AGE 54

YEAR	ACTIVE MEMBERS			INACTIVE MEMBERS		
	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	AVERAGE SAVINGS (RM)	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	AVERAGE SAVINGS (RM)
2008	53,022	7,027,524,442	132,539.78	130,653	2,860,548,303	21,894
2009	54,939	7,681,372,168	139,816.38	134,556	3,055,433,736	22,708
2010	62,028	8,868,040,956	142,968.35	148,844	3,528,282,764	23,705
2011	62,358	9,304,858,493	149,216.76	146,172	3,418,820,359	23,389
2012	68,151	10,788,445,936	158,302.09	157,425	3,802,693,654	24,156
2013	73,168	12,193,461,751	166,650.20	160,131	4,203,516,072	26,250
2014	76,424	13,767,990,019	180,152.70	166,131	4,578,149,209	27,557
2015	81,646	15,875,114,998	194,438.37	169,425	5,343,743,319	31,540
2016	82,332	16,819,459,387	204,288.24	170,844	5,812,652,311	34,023
2017	84,777	18,129,750,322	213,852.23	147,160	6,456,208,469	43,872
2018	94,260	19,781,564,850	209,861.71	151,577	6,660,005,444	43,938
2019	94,871	21,617,373,467	227,860.71	151,021	7,412,652,489	49,084
2020	97,458	23,579,169,147	241,941.85	156,841	8,530,230,424	54,388
2021	98,194	24,218,124,934	246,635.49	158,191	8,582,348,366	54,253

Source: EPF Business Intelligence (BI) System

Note: Total savings amount not inclusive of 2021 annual dividend