



**ACHIEVING  
MILESTONES  
AND FUELLING  
GROWTH**

A smiling man in a striped shirt stands in front of a whiteboard with various charts and graphs. The image is overlaid with a blue tint. The text 'CHAPTER PERFORMANCE 04' is prominently displayed in the lower right quadrant.

# CHAPTER PERFORMANCE 04

- 70 Five-Year Financial Highlights
- 72 Performance Indicators

## FIVE-YEAR FINANCIAL HIGHLIGHTS

FINANCIAL RESULT'S SNAP SHOT	2018 (RM Million)	2019 (RM Million)	2020 (RM Million)	2021 (RM Million)	2022 (RM Million)
Gross Investment Income*	49,436.69	49,756.59	55,743.64	67,732.13	<b>51,909.25</b>
Net Investment Income	48,175.69	48,485.10	53,955.24	65,904.65	<b>50,256.75</b>
Other Income*****	200.05	172.51	127.56	134.60	<b>154.65</b>
Total Income	48,375.74	48,657.61	54,082.80	66,039.25	<b>50,411.39</b>
Total Expenditures**	1,483.30	1,439.00	1,498.99	1,611.42	<b>1,680.12</b>
Net Income	46,892.44	47,218.61	52,583.81	64,427.83	<b>48,731.28</b>
Dividend Credited To Member's Account	47,312.80	45,817.42	47,642.29	56,725.71	<b>51,138.26</b>
<b>SUMMARISED FINANCIAL POSITION</b>					
Total Net Assets Attributable to Members****	832,310.41	924,882.09	999,997.99	1,008,351.95	<b>1,002,312.15</b>
Total Assets	836,542.19	927,894.93	1,003,372.15	1,012,032.60	<b>1,008,585.36</b>
Total Liabilities	4,231.78	3,012.84	3,374.17	3,680.65	<b>6,273.22</b>
<b>KEY FINANCIAL RATIOS</b>					
Return On Investment	6.57	5.71	6.13	6.50	<b>6.20</b>
Total Expenditures Over Total Income ****	3.07	2.96	2.77	2.44	<b>3.33</b>
Total Expenditures Over Total Assets	0.18	0.16	0.15	0.16	<b>0.17</b>
Investments' Growth	9.87	8.50	7.13	0.78	<b>0.70</b>
Annual Dividend Rate Simpanan Konvensional	6.15	5.45	5.20	6.10	<b>5.35</b>
Annual Dividend Rate Simpanan Syariah	5.90	5.00	4.90	5.65	<b>4.75</b>

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

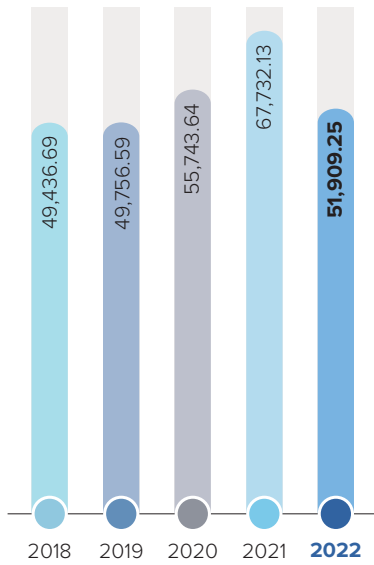
\*\* Comprised of Operating Expenditures and Statutory Charges.

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

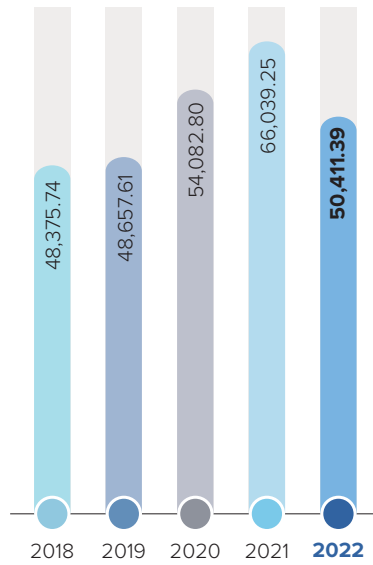
\*\*\*\* Total Income includes Net Impairment on Financial Assets and Investment in Subsidiaries and Associates.

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

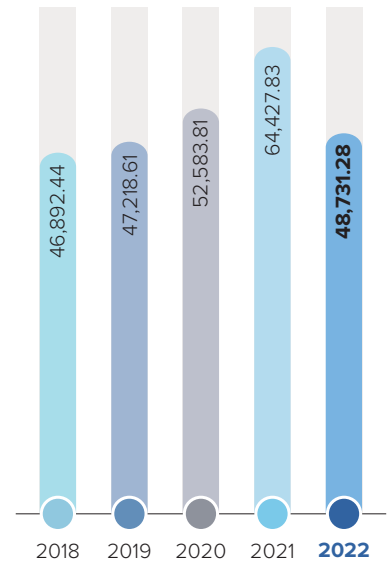
### GROSS INVESTMENT INCOME (RM Million)



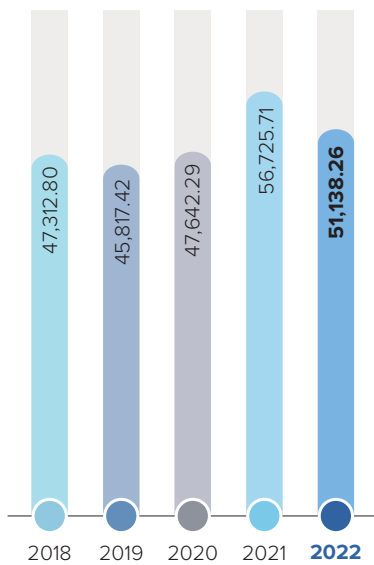
### TOTAL INCOME (RM Million)



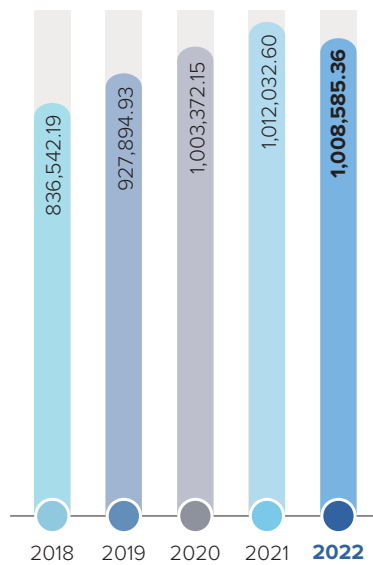
### NET INCOME (RM Million)



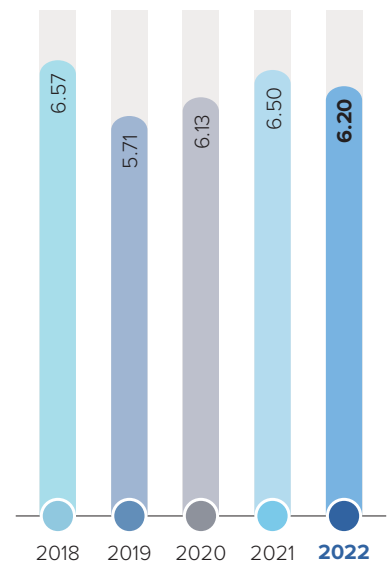
### DIVIDEND CREDITED TO MEMBER'S ACCOUNT (RM Million)



### TOTAL ASSETS (RM Million)

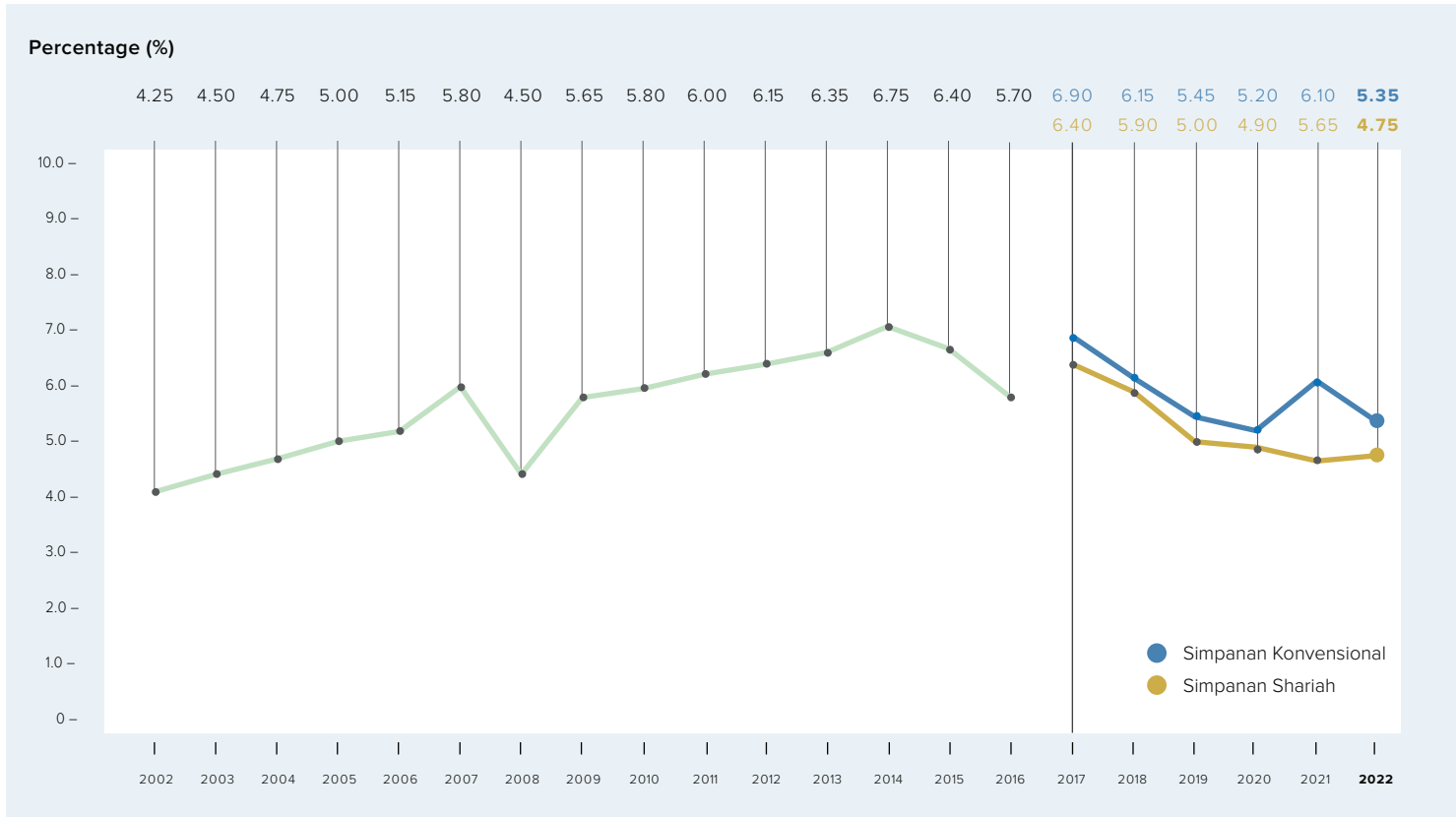
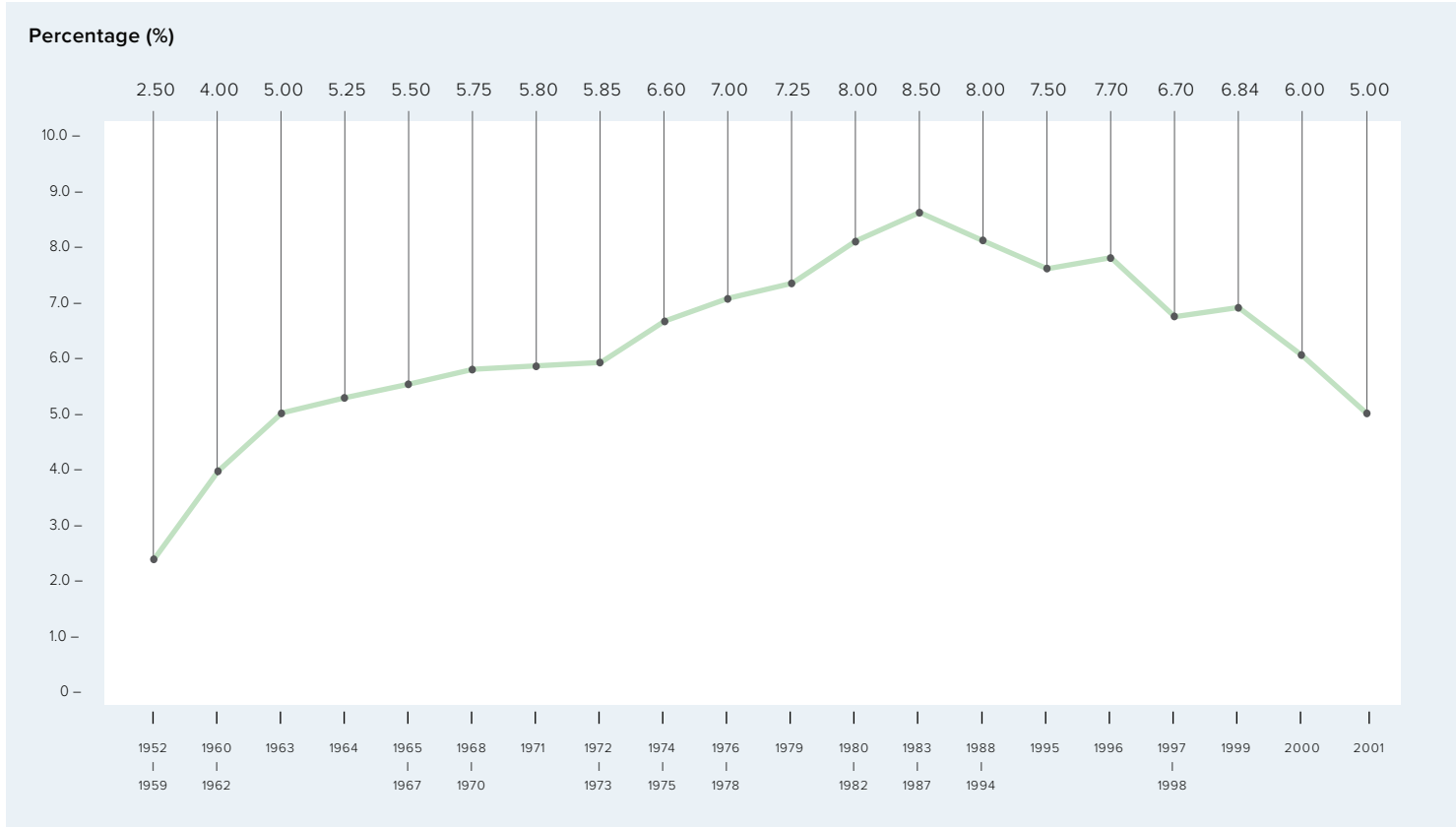


### RETURN ON INVESTMENT (RM Million)



# PERFORMANCE INDICATORS

## DIVIDEND RATES



### LIST OF EQUITY INVESTMENTS FOR THE TOP 30 COMPANIES LISTED ON BURSA MALAYSIA AS AT 31 DECEMBER 2022

NO.	COUNTER	% HOLDINGS
1	Malaysia Building Society Bhd	65.87%
2	RHB Bank	41.02%
3	Malaysian Resources Corporation Berhad	36.21%
4	Globetronics Technology Bhd	18.08%
5	Axis Real Estate Investment Trust	17.03%
6	Axiata Group Bhd	16.88%
7	IJM Corporation Berhad	16.77%
8	Yinson Holdings Bhd	16.52%
9	Tenaga Nasional Bhd	16.13%
10	Bermaz Auto Berhad	15.97%
11	Telekom Malaysia Bhd	15.88%
12	Malaysia Airports Holdings Berhad	15.66%
13	Gamuda Berhad	15.43%
14	Sunway Real Estate Investment Trust	15.27%
15	Bank Islam Malaysia Berhad	14.86%
16	Public Bank Bhd	14.65%
17	Petronas Gas Bhd	14.52%
18	Dialog Group Bhd	14.47%
19	Sime Darby Plantation Berhad	14.07%
20	Capitamalls Malaysia Trust Bhd	13.79%
21	Fraser & Neave Holdings Bhd	13.28%
22	Panasonic Manufacturing Malaysia Berhad	13.24%
23	Malayan Banking Bhd	13.09%
24	MISC Bhd	13.02%
25	KPJ Healthcare Bhd	13.00%
26	CIMB Group Holdings Bhd	12.91%
27	Syarikat Takaful Malaysia Bhd	12.65%
28	Genting Plantations Bhd	12.61%
29	Petronas Dagangan Bhd	12.38%
30	Sentral Reit	12.02%

## PERFORMANCE INDICATORS

## WITHDRAWAL BY SCHEMES

YEAR	2022		2021		2020	
	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)
55 years	582,693	17,597,277,668	477,412	16,588,246,998	425,466	15,582,812,067
50 years	113,601	4,251,040,958	113,932	4,233,372,414	140,339	4,406,028,593
Incapacitation	3,127	306,709,609	2,438	248,435,346	3,715	312,852,388
Leaving Country	5,606	731,893,022	2,189	395,432,504	2,516	298,544,851
Buy first house	60,367	1,605,082,860	69,672	1,758,958,499	77,476	1,779,132,436
Buy second house	3,537	165,538,203	3,735	157,648,015	3,706	150,236,915
Housing Loan Monthly Installment	1,082,069	1,085,290,088	1,306,133	1,273,837,757	1,934,956	1,829,954,489
Reduction/Redemption of housing loan	31,995	608,571,219	24,564	519,715,566	46,839	736,103,722
Health	6,092	87,626,215	6,956	101,870,667	7,388	79,308,233
Death	91,414	3,166,318,390	65,280	2,462,513,423	61,392	1,928,253,887
Periodical Payment	181	375,188	271	467,996	478	715,169
Members Investment Scheme	377,819	5,396,900,246	484,823	7,974,313,833	563,488	7,248,263,535
Pensionable Employees and Optional Retirement	66,368	1,413,825,672	60,247	1,493,090,729	63,157	2,122,814,777
Education	60,162	495,044,437	60,145	515,180,400	136,629	679,755,980
Monthly Payment Scheme	70	102,491	72	106,538	72	110,392
Withdrawal of Savings in Excess of RM1 Million	44,647	1,961,669,011	33,076	1,683,458,706	24,372	1,778,049,534
Hajj	145	397,504	2	6,000	478	1,319,456
60 Years	430,310	7,439,886,034	278,753	5,433,205,970	261,929	4,803,201,871
Prima Housing Withdrawal	36	10,625	36	11,520	36	11,520
i-Lestari Facilities	35	6,020	10,762,265	6,260,838,206	25,556,630	14,546,881,726
i-Sinar Facilities	116	91,901	30,154,634	58,689,535,377	-	-
i-Citra Facilities	134,280	136,051,406	21,218,337	21,288,698,530	-	-
Member Protection Plan Facilities	82,760	8,891,897	155	20,712	-	-
Pengeluaran Khas Facilities	6,011,141	44,566,762,305	-	-	-	-
<b>TOTAL</b>	<b>9,188,571</b>	<b>91,025,362,968</b>	<b>65,125,127</b>	<b>131,078,965,705</b>	<b>29,311,062</b>	<b>58,284,351,540</b>
<b>Annual Dividend*</b>	<b>6,990</b>	<b>122,094,422</b>	<b>5,292</b>	<b>77,703,947</b>	<b>3,888</b>	<b>60,860,161</b>
<b>Death And Incapacitation Benefits</b>						
<b>(i) Death Benefits</b>	<b>28,243</b>	<b>70,607,500</b>	<b>25,001</b>	<b>62,502,450</b>	<b>20,310</b>	<b>50,775,050</b>
<b>(ii) Incapacitation Benefits</b>	<b>671</b>	<b>3,355,000</b>	<b>528</b>	<b>2,640,000</b>	<b>646</b>	<b>3,230,000</b>
<b>TOTAL (i) and (ii)</b>	<b>28,914</b>	<b>73,962,500</b>	<b>25,529</b>	<b>65,142,450</b>	<b>20,956</b>	<b>54,005,050</b>

\* Withdrawal on Annual Dividend for 2022 was adjusted as current year dividend expenses

## WITHDRAWAL BY SCHEMES (CONT'D.)

YEAR	2019		2018		2017	
	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)
55 years	441,376	15,920,504,550	379,504	15,810,003,592	384,795	17,757,759,010
50 years	157,291	4,617,493,415	160,751	4,712,680,608	154,063	4,738,729,140
Incapacitation	5,821	467,210,536	5,347	391,038,106	5,117	384,862,946
Leaving Country	4,132	437,102,971	4,032	392,456,135	4,377	427,410,624
Buy first house	99,280	2,326,197,915	91,074	2,149,948,937	86,642	2,107,996,219
Buy second house	5,216	214,896,132	5,147	214,335,855	5,259	230,516,514
Housing Loan Monthly Installment	2,281,335	2,237,909,683	1,748,506	2,001,339,134	1,916,877	1,825,859,748
Reduction/Redemption of housing loan	103,110	1,271,681,009	112,518	1,447,916,201	130,604	1,702,566,769
Health	8,228	82,350,228	6,972	67,403,964	6,266	58,183,038
Death	65,747	1,961,714,928	62,658	1,715,602,371	58,281	1,520,975,212
Periodical Payment	516	900,993	587	1,122,730	719	1,391,202
Members Investment Scheme	556,130	5,640,324,723	851,933	9,251,295,326	747,243	8,788,079,682
Pensionable Employees and Optional Retirement	82,626	2,327,308,586	76,395	2,259,743,254	118,146	2,484,663,943
Education	101,239	1,157,231,920	140,769	1,319,456,484	89,328	1,695,206,787
Monthly Payment Scheme	63	79,522	61	76,842	77	86,357
Withdrawal of Savings in Excess of RM1 Million	13,565	1,553,231,588	8,018	1,518,976,786	6,882	1,320,100,522
Hajj	777	2,173,872	427	1,209,732	705	1,965,567
60 Years	289,036	4,557,680,814	238,551	4,330,245,142	170,963	4,106,433,535
Prima Housing Withdrawal	36	11,520	13	3,820	2	19,140
i-Lestari Facilities	-	-	-	-	-	-
i-Sinar Facilities	-	-	-	-	-	-
i-Citra Facilities	-	-	-	-	-	-
Member Protection Plan Facilities	-	-	-	-	-	-
Pengeluaran Khas Facilities	-	-	-	-	-	-
<b>TOTAL</b>	<b>4,215,524</b>	<b>44,776,004,907</b>	<b>3,893,263</b>	<b>47,584,855,018</b>	<b>3,886,346</b>	<b>49,152,805,954</b>
<b>Annual Dividend*</b>	3,114	56,401,957	2,816	56,771,016	2,566	44,006,013
<b>Death And Incapacitation Benefits</b>						
<b>(i) Death Benefits</b>	22,186	55,465,000	21,387	53,485,571	18,225	45,565,000
<b>(ii) Incapacitation Benefits</b>	1,033	5,165,000	883	4,415,000	864	4,320,000
<b>TOTAL (i) and (ii)</b>	<b>23,219</b>	<b>60,630,000</b>	<b>22,270</b>	<b>57,900,571</b>	<b>19,089</b>	<b>49,885,000</b>

\* Withdrawal on Annual Dividend for 2022 was adjusted as current year dividend expenses



## PERFORMANCE INDICATORS

## WITHDRAWAL BY SCHEMES (CONT'D.)

YEAR	2016		2015	
	NUMBER	AMOUNT (RM)	NUMBER	AMOUNT (RM)
55 years	597,771	22,292,814,380	530,459	21,400,282,188
50 years	156,991	4,855,680,128	148,699	4,831,008,499
Incapacitation	4,986	360,187,080	4,659	331,060,249
Leaving Country	4,467	445,244,745	3,833	377,363,471
Buy first house	83,401	2,002,008,099	89,071	2,108,847,723
Buy second house	5,752	248,452,755	6,483	287,952,489
Housing Loan Monthly Installment	1,781,735	1,666,932,871	1,551,508	1,375,789,117
Reduction/Redemption of housing loan	148,368	1,956,998,548	164,033	2,212,036,347
Health	6,101	57,000,845	5,692	51,766,353
Death	56,172	1,386,616,927	52,127	1,233,878,032
Periodical Payment	1,159	2,553,546	1,745	3,586,456
Members Investment Scheme	710,064	6,305,355,131	602,262	5,855,745,390
Pensionable Employees and Optional Retirement	51,230	2,157,264,348	48,688	1,972,703,781
Education	86,725	1,459,203,497	65,787	578,180,407
Monthly Payment Scheme	98	108,725	104	116,982
Withdrawal of Savings in Excess of RM 1 Million	6,143	1,369,448,593	5,471	1,390,499,668
Hajj	415	1,151,035	390	1,044,974
60 Years	–	–	–	–
Prima Housing Withdrawal	–	–	–	–
i-Lestari Facilities	–	–	–	–
i-Sinar Facilities	–	–	–	–
i-Citra Facilities	–	–	–	–
Member Protection Plan Facilities	–	–	–	–
Pengeluaran Khas Facilities	–	–	–	–
<b>TOTAL</b>	<b>3,701,578</b>	<b>46,567,021,253</b>	<b>3,281,011</b>	<b>44,011,862,123</b>
<b>Annual Dividend*</b>	2,267	42,372,125	1,971	39,595,874
<b>Death And Incapacitation Benefits</b>				
<b>(i) Death Benefits</b>	18,180	45,459,162	17,201	43,007,028
<b>(ii) Incapacitation Benefits</b>	821	4,105,000	771	3,857,000
<b>TOTAL (i) and (ii)</b>	<b>19,001</b>	<b>49,564,162</b>	<b>17,972</b>	<b>46,864,028</b>

\* Withdrawal on Annual Dividend for 2022 was adjusted as current year dividend expenses

## ACTIVE MEMBERS' PROFILE BY SAVINGS RANGE AND GENDER AS AT 31 DECEMBER 2022

SAVINGS RANGE (RM)	NUMBER OF MALES	NUMBER OF FEMALES	TOTAL	SAVINGS (RM)
<1-1,000	302,382	310,606	612,988	285,317,479
1,001-2,000	239,584	217,234	456,818	679,675,742
2,001-3,000	247,801	204,065	451,866	1,134,234,073
3,001-4,000	273,626	210,441	484,067	1,677,967,200
4,001-5,000	183,326	139,819	323,145	1,444,612,061
5,001-6,000	130,190	105,635	235,825	1,291,952,938
6,001-7,000	101,130	88,643	189,773	1,230,552,982
7,001-8,000	82,474	74,012	156,486	1,171,713,951
8,001-9,000	70,749	64,236	134,985	1,145,747,285
9,001-10,000	62,295	57,163	119,458	1,133,731,772
10,001-15,000	246,466	222,461	468,927	5,790,054,617
15,001-20,000	183,804	164,765	348,569	6,065,166,956
20,001-25,000	149,894	132,593	282,487	6,334,661,815
25,001-30,000	128,111	112,061	240,172	6,591,570,307
30,001-35,000	114,020	98,253	212,273	6,887,531,880
35,001-40,000	102,088	87,332	189,420	7,095,972,282
40,001-45,000	93,336	79,669	173,005	7,345,818,797
45,001-50,000	85,903	72,410	158,313	7,515,255,582
50,001-55,000	80,470	67,543	148,013	7,764,766,825
55,001-60,000	75,787	62,775	138,562	7,968,458,135
60,001-65,000	70,593	58,014	128,607	8,032,286,116
65,001-70,000	65,440	53,842	119,282	8,047,711,277
70,001-75,000	62,370	50,116	112,486	8,152,116,255
75,001-80,000	58,306	46,737	105,043	8,137,991,840
80,001-85,000	55,268	44,063	99,331	8,192,369,103
85,001-90,000	52,267	41,402	93,669	8,193,947,035
90,001-95,000	49,744	39,089	88,833	8,214,204,442
95,001-100,000	46,939	36,403	83,342	8,123,745,169
100,001-150,000	360,017	278,516	638,533	78,417,823,959
150,001-200,000	218,552	172,277	390,829	67,658,940,502
200,001-250,000	140,379	115,158	255,537	57,016,128,879
250,001-300,000	91,384	77,907	169,291	46,271,400,268
300,001-350,000	62,926	55,582	118,508	38,331,903,069
350,001-400,000	45,324	40,017	85,341	31,881,575,825
400,001-450,000	34,391	29,930	64,321	27,256,825,045
450,001-500,000	27,023	22,577	49,600	23,503,321,670
500,001-600,000	38,883	31,195	70,078	38,284,360,809
600,001-700,000	26,435	20,025	46,460	30,044,755,617
700,001-800,000	18,764	13,359	32,123	23,997,135,114
800,001-900,000	13,604	9,148	22,752	19,276,326,329
900,001-1,000,000	10,574	6,537	17,111	16,233,216,462
>1,000,000	50,752	25,050	75,802	131,189,545,915
<b>TOTAL</b>	<b>4,553,371</b>	<b>3,838,660</b>	<b>8,392,031</b>	<b>775,012,393,382</b>

Source: EPF BI System

Note: Total Savings Amount not inclusive 2022 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>			
<b>Members Below Age 60</b>			
Salary RM5,000 and Less	8%	13%	21%
Salary More Than RM5,000	8%	12%	20%
<b>Members Age 60 Until Age 75</b>			
Salary RM5,000 and Less	4%	6.5%	10.5%
Salary More Than RM5,000	4%	6%	10%
<b>January 2018 – December 2018</b>			
<b>Members Below Age 60</b>			
Salary RM5,000 and Less	11%	13%	24%
Salary More Than RM5,000	11%	12%	23%
<b>Members Age 60 Until Age 75</b>			
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>			
<b>Members Below Age 60</b>			
Salary RM5,000 and Less	11%	13%	24%
Salary More Than RM5,000	11%	12%	23%
<b>Members Age 60 Until Age 75</b>			
Salary RM5,000 and Less	–	4%	4%
Salary More Than RM5,000	–	4%	4%
<b>April 2020 – December 2020</b>			
<b>Members Below Age 60</b>			
Salary RM5,000 and Less	7%	13%	20%
Salary More Than RM5,000	7%	12%	19%
<b>Members Age 60 Until Age 75</b>			
Salary RM5,000 and Less	–	4%	4%
Salary More Than RM5,000	–	4%	4%
<b>January 2021 – June 2022</b>			
<b>Members Below Age 60</b>			
Salary RM5,000 and less	9%	13%	22%
Salary more than RM5,000	9%	12%	21%
<b>Members Age 60 Until Age 75</b>			
Salary RM5,000 and less	–	4%	4%
Salary more than RM5,000	–	4%	4%
<b>July 2022 – December 2022</b>			
<b>Members Below Age 60</b>			
Salary RM5,000 and less	11%	13%	24%
Salary more than RM5,000	11%	12%	23%
<b>Members Age 60 Until Age 75</b>			
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 2022

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	1,822	1,471	3,293	0.04	0.04	3,466,470	0.00	0.00
16-25	991,337	867,705	1,859,042	22.15	22.19	11,014,346,883	1.42	1.42
26-30	824,738	744,366	1,569,104	18.70	40.89	34,940,183,834	4.51	5.93
31-35	669,501	545,772	1,215,273	14.48	55.37	69,707,629,379	8.99	14.92
36-40	554,251	449,109	1,003,360	11.96	67.33	105,228,590,765	13.58	28.50
41-45	442,416	375,001	817,417	9.74	77.07	131,347,836,956	16.95	45.45
46-50	374,216	328,629	702,845	8.38	85.44	151,507,478,339	19.55	65.00
51-55	306,085	262,878	568,963	6.78	92.22	132,570,113,577	17.11	82.10
56-60	213,560	157,099	370,659	4.42	96.64	75,599,210,043	9.75	91.86
61-65	102,027	66,706	168,733	2.01	98.65	35,358,590,031	4.56	96.42
66-70	50,119	28,979	79,098	0.94	99.59	17,959,999,589	2.32	98.74
71-75	18,981	9,269	28,250	0.34	99.93	7,205,602,005	0.93	99.67
76-80	3,432	1,281	4,713	0.06	99.98	2,223,077,923	0.29	99.96
81-85	504	151	655	0.01	99.99	329,387,911	0.04	100.00
>85	382	244	626	0.01	100.00	16,879,676	0.00	100.00
<b>Grand Total</b>	<b>4,553,371</b>	<b>3,838,660</b>	<b>8,392,031</b>	<b>100.00</b>		<b>775,012,393,382</b>	<b>100.00</b>	

Source: EPF BI system

Note: Total Savings Amount not inclusive 2022 annual dividend

## ACTIVE MEMBERS' AGED 54 MEDIAN SAVINGS BY GENDER AS AT 31 DECEMBER 2022

YEAR	MALE			FEMALE		
	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	MEDIAN SAVINGS (RM)	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	MEDIAN SAVINGS (RM)
2018	55,250	12,858,768,219	151,587	39,010	6,922,796,631	105,776
2019	53,955	14,041,957,159	159,845	40,916	7,575,416,308	98,095
2020	55,585	15,284,553,919	167,729	41,873	8,294,615,228	102,230
2021	54,488	15,504,128,013	166,944	43,706	8,713,996,921	99,276
2022	59,561	16,933,804,850	165,813	50,649	10,190,184,372	89,296

## MEMBERS' AGED 54 MEDIAN SAVINGS AS AT 31 DECEMBER 2022

YEAR	ACTIVE MEMBERS			INACTIVE MEMBERS		
	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	MEDIAN SAVINGS (RM)	NUMBER OF MEMBERS	TOTAL SAVINGS (RM)	MEDIAN SAVINGS (RM)
2018	94,260	19,781,564,850	133,272	151,577	6,660,005,444	14,755
2019	94,871	21,617,373,467	134,095	151,021	7,412,652,489	14,560
2020	97,458	23,579,169,147	140,625	156,841	8,530,230,424	16,233
2021	98,194	24,218,124,934	138,536	158,191	8,582,348,366	13,711
2022	110,210	27,123,989,222	132,826	164,505	8,597,318,192	10,501

## MEMBERS' AGED 54 AVERAGE SAVINGS AS AT 31 DECEMBER 2022

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
2022	110,210	27,123,989,222	246,111.87	164,505	8,597,318,192	52,262

Source: EPF BI System

Note: Total Savings Amount not inclusive 2022 annual dividend